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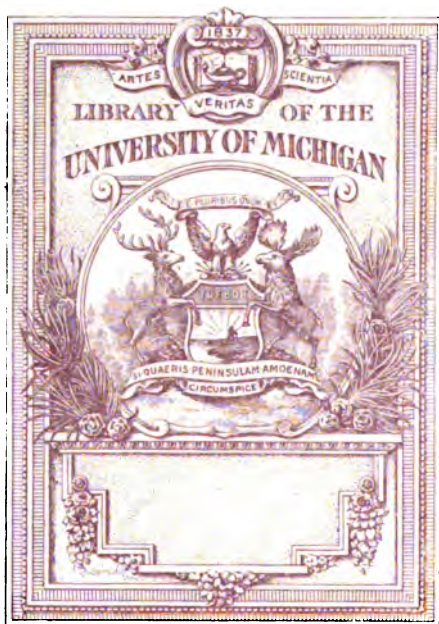
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SEVENTEENTH ANNUAL REPORT  
OF THE COMMISSIONER OF THE  
BANKING DEPARTMENT  
OF THE  
STATE OF MICHIGAN

DECEMBER 31, 1905.

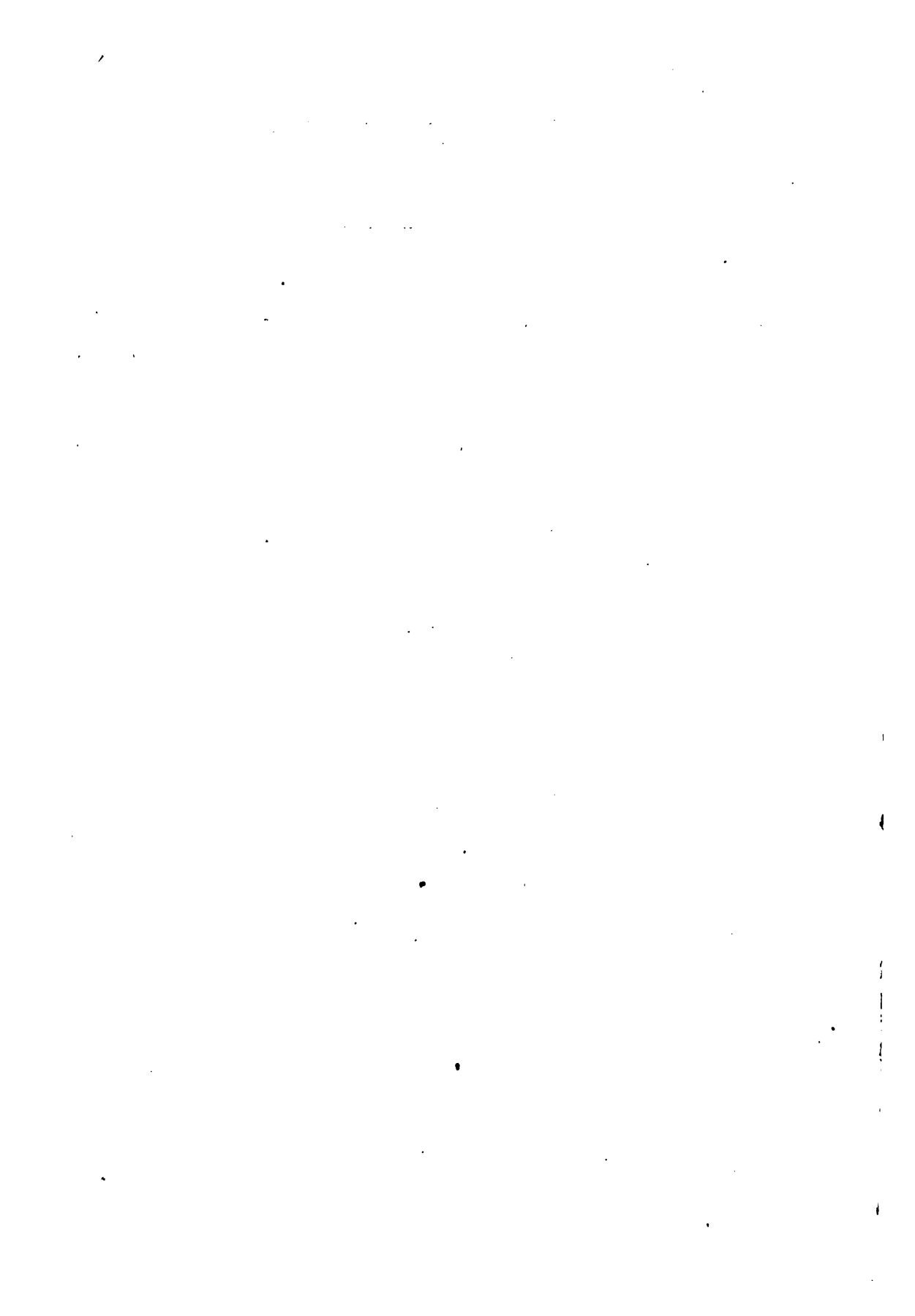


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LANSING, MICHIGAN  
WYNKOOP HALLENBECK CRAWFORD CO., STATE PRINTERS  
1906



## DEPARTMENT OFFICERS

---

COMMISSIONER,

GEO. W. MOORE.

DEPUTY COMMISSIONER,

W. DONOVAN.

BANK EXAMINERS,

HARMON WENDELL,

CHARLES M. TURNER,

HERBERT E. JOHNSON,

FRANK W. BLAIR,

E. R. MORTON,

ALBERT E. MANNING.

---

OFFICIAL ADDRESS, LANSING, MICHIGAN.

163269



## **COMMISSIONERS OF BANKING OF MICHIGAN.**

**[Under Act 205, 1887.]**

---

**THEODORE C. SHERWOOD,**

**Appointed January 7, 1889; resigned November 7, 1896.**

**DANIEL B. AINGER,**

**Appointed November 11, 1896; resigned April 1, 1897.**

**JOSIAH E. JUST,**

**Appointed April 1, 1897; died February 19, 1898.**

**GEORGE L. MALTZ,**

**Appointed February 26, 1898; term expired January 8, 1903.**

**GEO. W. MOORE,**

**Appointed January 8, 1903.**





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# STATE BANKING DEPARTMENT

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## REPORT OF THE COMMISSIONER

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STATE OF MICHIGAN,  
Banking Department,  
Lansing, December 31, 1905.

To the Honorable Fred M. Warner, Governor of Michigan:

I have the honor to submit the seventeenth annual report of this department in compliance with the provisions of section 43 of the General Banking Law of Michigan, as follows:

At the date of this report, there are two hundred and eighty State banks, five trust companies and one society for savings under the supervision of this department. In the statistics following the number of banks is given at 277 State banks. This is caused by three banks commencing business subsequent to November 9, the date of the last call for report of condition.

Statements showing the financial condition of all State banks and trust companies, as called for by this department five times during the year, and in addition thereto reports of the financial condition of the eighty-eight national banks of the State, are appended; as are also abstracts of the yearly reports for the past seventeen years, which show the progress and increasing wealth of the State.

## STATE BANKING DEPARTMENT.

## NEW BANKS AND TRUST COMPANIES.

Twenty-five state banks and one trust company have been organized during the year, as follows:

No.	Title.	Location.	Capital.	Commenced business.
304	Kalamazoo Trust Company.....	Kalamazoo.....	\$150,000	February 1.
305	The Cheboygan State Bank.....	Cheboygan.....	50,000	February 25.
306	The Cheboygan County Savings Bank.....	Cheboygan.....	50,000	March 1.
307	The State Savings Bank of South Lyon.....	South Lyon.....	20,000	April 11.
	The State Commercial & Savings Bank of Zeeland.....	Zeeland.....	35,000	April 22.
308	The Grand Ledge State Bank.....	Grand Ledge.....	25,000	May 8.
309	The People's Savings Bank of Midland County.....	Midland.....	25,000	May 29.
310	The Farmer's State Bank of Brooklyn.....	Brooklyn.....	25,000	June 15.
311	The State Savings Bank of Nashville.....	Nashville.....	25,000	June 7.
312	The Culver State Bank.....	Brooklyn.....	25,000	June 19.
313	The State Bank of Byron.....	Byron.....	20,000	June 19.
314	The Allegan State Savings Bank.....	Allegan.....	30,000	June 19.
315	The Charlevoix State Savings Bank.....	Charlevoix.....	25,000	June 26.
316	The City Trust & Savings Bank of Grand Rapids.....	Grand Rapids.....	100,000	July 12.
317	The First State Bank of Vicksburg.....	Vicksburg.....	25,000	August 4.
318	The B. Dansard & Son's State Bank.....	Monroe.....	50,000	September 1.
319	The Citizens' State Bank of Decatur.....	Decatur.....	20,000	September 7.
320	The First State Bank of Camden.....	Camden.....	20,000	September 7.
321	The Monroe State Savings Bank.....	Monroe.....	50,000	September 7.
322	The People's State Bank of Holland.....	Holland.....	50,000	September 9.
323	The First State Bank of Allegan.....	Allegan.....	40,000	September 28.
324	The Commercial Bank of Menominee.....	Menominee.....	65,000	October 2.
325	The Addison State Savings Bank.....	Addison.....	20,000	November 1.
326	The Emmet County State Bank.....	Harbor Springs.....	25,000	December 1.
327	South Grand Rapids State Bank.....	So. Grand Rapids.....	25,000	December 7.
328	The Farmers' State Bank of Oxford.....	Oxford.....	20,000	December 21.

## INCREASE AND DECREASE OF CAPITAL STOCK.

In compliance with section 10 of the banking law, the following banks have amended their articles of incorporation with reference to capital stock:

The Dime Savings Bank, Detroit, \$200,000 to \$250,000.

The Merchants & Miners' Bank, Calumet, \$100,000 to \$150,000.

The Home Savings Bank, Detroit, \$200,000 to \$400,000.

The Alpena County Savings Bank, Alpena, \$75,000 to \$85,000.

State Savings Bank, Ionia, \$50,000 to \$100,000.

The Eaton County Savings Bank, Charlotte, \$50,000 to \$100,000.

Zeeland State Bank, Zeeland, \$25,000 to \$35,000.

The State Bank of Gladwin, Gladwin, \$20,000 to \$25,000.

The First State Bank of Allegan, Allegan, \$40,000 to \$50,000.

The First State & Savings Bank, Flushing, \$55,000 to \$27,500.

The above exhibits a net increase of \$407,500.00. Adding to this amount the increase in capitalization resulting from organization of new banks, \$915,000.00, constitutes a total increase in capital stock during the year 1905 of \$1,322,500.00.

## VOLUNTARY LIQUIDATIONS.

Acting under the provisions of section 53 of the banking act the stockholders of The Marine Savings Bank, Detroit, on December 29, 1904, voted

to liquidate said bank through The Dime Savings Bank, Detroit. This liquidation did not take effect until early in the year 1905.

The Central Bank, Kalamazoo, by a vote of its stockholders on March 14, 1905, decided to go into liquidation following the provisions of section 53 of the law. This liquidation is being effected by the Kalamazoo Trust Company, Kalamazoo.

#### OTHER AMENDMENTS TO ARTICLES OF INCORPORATION.

On the 16th day of August, 1905, the stockholders of the State Bank of Sanilac Centre, voted to amend the original articles of said bank, changing the title to "The State Bank of Sandusky." This was necessitated by the legislature changing the name of the village of Sanilac Centre to the village of Sandusky.

The Farmers' & Merchants' State Bank, Lakeview by a vote of its stockholders on May 13, 1905, amended the original articles of incorporation so as to provide for the transaction of a savings bank business.

#### GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Loans show an increase of \$135,973,465.90, and deposits \$149,515,096.07, as will be seen from the following statement:

Resources.	80 banks, Jan. 7, 1889.	248 State banks, 1 society for savings, 4 trust companies, Sept. 6, 1904.	277 State banks, 1 society for savings, 4 trust companies, Nov. 9, 1905.
Loans.....	\$30,815,697 13	\$148,855,603 19	\$166,789,163 03
Real estate, furniture and fixtures.....	534,411 76	4,510,842 36	4,968,009 94
Cash.....	7,550,661 99	32,567,267 23	37,778,718 67
<b>Totals.....</b>	<b>\$38,900,770 88</b>	<b>\$185,933,712 78</b>	<b>\$209,535,891 64</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$5,519,425 00	\$16,111,120 00	\$17,403,144 04
Surplus fund and undivided profits....	1,818,835 53	9,527,154 72	11,075,305 98
Deposits.....	31,284,124 39	159,986,287 89	180,809,220 46
Notes and bills rediscounted.....	278,385 96	309,150 17	248,221 16
<b>Totals.....</b>	<b>\$38,900,770 88</b>	<b>\$185,933,712 78</b>	<b>\$209,535,891 64</b>

#### NUMBER OF DEPOSITORS.

The total number of depositors in the 277 State banks and 88 National banks on December 1, 1905, was 665,140, as follows:

State banks, individual deposits subject to check.....	81,569
State banks, commercial certificates of deposit.....	32,390
State banks, savings depositors.....	337,209
State banks, savings certificates of deposit.....	63,519
National banks, individual deposits subject to check.....	95,289
National banks, certificates of deposit.....	55,164

## STATE BANKING DEPARTMENT.

The following table will show number of commercial depositors and savings depositors in the 277 State banks and 88 National banks, together with amount of deposit and average amount to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
277 State banks.....	Commercial..	*113,959	\$63,602,760 20	\$558 00
	Savings.....	*400,728	111,234,128 86	278 00
88 National banks.....	Commercial..	*150,453	76,475,628 68	508 00
Totals.....		665,140	\$251,312,517 74	\$378 00

\* This includes certificates of deposits; several certificates issued to one person counted as one.

## RESERVE CITIES.

In accordance with the provisions of sections 24 and 27 of the banking law, I have designated for the year 1906 the following as reserve cities, viz.: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, Ann Arbor, Houghton, Marquette, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Cincinnati, St. Louis, Chicago and Milwaukee.

## REPORTS OF RECEIVERS.

One receivership has been closed up during 1905, that of the People's Savings Bank, Lansing.

The following reports from the receivers of the several insolvent banks in Michigan were received during December, 1905:

*City Savings Bank, Detroit.*

Union Trust Company, Detroit, receiver, under date of December 1, 1905, reports as follows:

Liability to depositors at date of suspension, February 10, 1902. \$3,378,121 20  
Other liabilities..... 662,937 50

Total.....\$4,041,058 70

Total assets at date of, and received since suspension..... 4,394,494 35

Amount collected by receiver to date..... 2,355,121 26

## Disposition of collections:

Loans paid and other disbursements..... \$68,658 19  
Dividends paid..... 1,472,345 35  
Legal expenses..... 47,115 66  
All other expenses..... 85,359 85  
Receiver's salary paid to date..... 75,000 00  
Deposits and collections returned..... 57,125 43  
Balance in hands of State Treasurer..... 549,360 72  
Balance in hands of receiver..... 156 06  
\$2,355,121 26

## REPORT OF THE COMMISSIONER.]

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*State Bank of Fenton, Fenton.*

Clarence Tinker, receiver, under date of December 1, 1905, reports as follows:

Liability to depositors at date of suspension, June 14, 1897....	\$88,703 19
Other liabilities.....	14,141 30
Total.....	<u>\$102,844 49</u>
Total assets at date of, and received since suspension.....	141,757 18
Amount collected by receiver to date.....	72,775 19
Disposition of collections:	
Loans paid.....	\$16,960 65
Dividends paid.....	42,293 62
Legal expenses paid.....	1,619 42
Receiver's salary to date.....	6,000 00
All other expenses.....	5,401 50
Balance in hands of receiver.....	500 00
	<u>72,775 19</u>

*People's Savings Bank, Mt. Pleasant.*

Charles T. Russell, receiver, under date of December 1, 1905, reports as follows:

Liability to depositors at date of suspension, August 20, 1897..	\$65,491 80
Other liabilities.....	16,896 80
Total.....	<u>\$82,388 70</u>
Total assets at date of, and received since suspension.....	236,876 78
Amount collected by receiver to date.....	123,520 43
Disposition of collections:	
Loans paid.....	\$80,522 70
Dividends paid.....	30,043 02
Legal expenses.....	1,772 69
Receiver's salary to date.....	8,216 15
All other expenses.....	2,965 87
	<u>123,520 43</u>

*State Bank of White Pigeon.*

J. Murray Benjamin, receiver, under date of December 1, 1905, reports as follows:

Liability to depositors at date of suspension, July 30, 1904....	\$126,366 89
Other liabilities.....	1,178 45
Total.....	<u>\$127,545 34</u>
Total assets at date of, and received since suspension.....	168,770 73
Amount collected by receiver to date.....	88,203 13

## STATE BANKING DEPARTMENT.

## Disposition of collections:

Dividends paid.....	\$76,664 35	
Legal expenses paid.....	695 95	
Receiver's salary.....	1,050 00	
All other expenses.....	1,107 13	
Other disbursements.....	637 50	
Balance in hands of State Treasurer.....	6,258 50	
Balance in hands of receiver.....	1,789 70	
		<u>\$88,203 13</u>

## RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees collected by this department for the examination of banks, according to the provisions of section 40 of the general banking law, amounted to \$21,272.51. And there has been turned over to the Secretary of State for franchise fees on capital stock of new banks and from banks increasing their capital \$660.75. This amount, together with \$21,272.51, examination fees, makes a total of \$21,933.26, received from banks during the year.

The expenses of the department for the year were as follows:

Salary of Geo. W. Moore, Commissioner.....	\$2,500 00
Salary of Wm. Donovan, Deputy Commissioner.....	2,000 00
Salary of W. T. Bradford, examiner (resigned February 1, 1905).....	146 40
Salary of Harmon Wendell, examiner.....	1,700 00
Salary of E. E. Ford, examiner (resigned March 9, 1905).....	321 10
Salary of Charles M. Turner, examiner.....	1,700 00
Salary of H. E. Johnson, examiner (appointed January 11, 1905).....	1,652 77
Salary of Frank W. Blair, examiner (appointed February 1, 1905).....	1,553 60
Salary of E. R. Morton, examiner (appointed March 15, 1905).....	1,350 57
Salary of A. E. Manning, chief clerk and examiner.....	1,500 00
Salary of special examiners.....	579 75
Salary of extra clerks.....	1,145 57
Expenses incurred in examination of banks.....	6,508 16
Miscellaneous expenses, viz., printing, stationery, postage, etc....	1,910 69
Total.....	<u>\$24,568 61</u>

The foregoing shows that the Department actually cost the State \$2,635.35.

## OPINION OF ATTORNEY GENERAL.

On account of the importance of the subject of excessive loans I deem it advisable to again publish the construction of section 52 of the banking law in this regard as submitted to this Department by the Attorney General in the year 1903:

Lansing, Mich., May 23, 1903.

Hon. George W. Moore, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 19th inst. referring to the General Banking Law of this State, and requesting my opinion upon the following questions:

"First, How much money may the directors of a bank loan to *any person* or company, or corporation, or firm, by a two-thirds vote of its board of directors?



"Second, How much money may any bank loan on any one line of commercial paper?

"Third, May a bank increase the first named line by the bond or personal endorsement of the officers or directors of a firm, company or corporation, or by the assignment of value as collateral?"

In considering these questions I desire to call your attention to section 6141 of the Compiled Laws, being section 52 of the General Banking Law of this State, which provides in part as follows: "The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liability of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: Provided, however, That the foregoing limitations shall not apply to loans on real estate or other collateral securities authorized by this act. Provided, however, That by a two-thirds vote of the directors the liabilities of any bank of any person or company or corporation or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank."

It is evident that this limitation was borrowed from the National Banking Law, section 5200 of the revised statutes of the United States, providing as follows: "The total liabilities to any association, or any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of the company or firm, the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in; but the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed."

This provision, as found in our General Banking Law and also in the National Banking Law, has never been construed by the courts in so far as it relates to the particular question submitted by you.

The Supreme Court of Pennsylvania, in the case of O'Hare vs. Second National Bank of Titusville, 77 Pa. St. 102, referring to this provision in its application to National banks makes use of the following language: "Evidently the limitation of the indebtedness to the one-tenth in the 29th section, was intended as a general rule for conducting the business of the bank; a rule laid down from experience to regulate its loans for its own best interest and those of stockholders and creditors, not a rule to regulate its customers. It was, as remarked in *Fowler v. Scully*, a regulation to prevent these associations from splitting on the rock which has ruined so many banks, to wit, *that of lending too much of their capital to one person or firm*. The intention being to protect the association and its stockholders and creditors from unwise banking, we cannot suppose it was meant to injure them by forbidding recovery of the injudicious loans."

In Vol. 29 of the Amer. & Eng. Ency. of Law, 2nd ed. p. 382, we find the following with respect to the limitation found in the National banking law: "The object of this provision of the statute was to guard National banks from the hazard of speculative loans, but it contemplated and permitted to an unlimited amount the discount of paper used and required in facilitating the transfer of property and money in the transaction of the legitimate busi-

ness of the country." Citing *Oswego Second National Bank v. Burt*, 93 N. Y. 244.

It was evidently the intent of the Legislature in enacting the provision above referred to, as found in the banking law of this state, to guard the banks organized thereunder from the hazard of speculative loans, and to prevent such banks from advancing or loaning too much of their money to any one person, firm or corporation, and in construing the statute with respect to the exception, it is necessary to keep constantly in mind the purpose of the limitation, and not to construe the provision relating to the exceptions therefrom in such a way as to destroy the force and effect of the limitation itself. The exceptions to which I refer relate to the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, and which in my opinion should be strictly construed and should be held to apply to no transaction that did not clearly and fully come within the provisions of the statute in this particular. Black on Interpretation of Laws, 275.

I find that the questions which you submit for my consideration are quite fully considered in Pratt's Digest, pages 93-94-95, in their application to National banks, but I am unable to concur in some of the conclusions reached which do not seem to be based upon judicial decisions, and which, in my opinion, tend to defeat the very purpose of the limitation. It is an elementary proposition recognized by the courts with respect to statutory or constitutional inhibitions, that you cannot do indirectly that which you are prohibited from doing directly. In their application to commercial paper, the terms "loans" and "discounts" are synonymous. Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. 381. The question who is borrower is not always to be determined from the position of the parties as they appear on the paper. The borrower may be the maker or the endorser. Pratt's Digest, 94. Our statute provides that in the discount of commercial or business paper actually owned by the person negotiating the same, it shall not be considered as money borrowed. The application of this provision, in my opinion, relates exclusively to the person negotiating the paper. The statute contemplates that he alone shall be considered as not receiving a loan from the bank. With respect to the maker of such paper who is primarily liable, if such maker has received credit at the bank to the full limit imposed by law, the bank should not be permitted to discount such paper, as in that event the liability of the maker would exceed the liability permitted by the general banking law, and if such a transaction should be permitted, it would indirectly defeat the very purpose for which this limitation was imposed.

In determining the questions submitted by you I realize that there may be some doubt as to the proper construction of these provisions in the absence of any judicial determination as to their proper meaning. In view of the fact that the several banks of this state organized under the general banking law, are subject to state supervision, not only for the protection of the banks themselves, but for the protection of the persons doing business with such banks, the laws relating thereto should be construed in such a manner as to afford such protection in every possible way, until such time as the courts may determine otherwise.

In answer to your first question, I would therefore say that in my opinion the amount which the directors of a bank would be authorized to loan to any person, or company, or corporation, or firm, by a two-thirds vote of its board of directors, would not exceed one-fifth of the capital and surplus of the

bank, and it would be immaterial whether such loan was secured or unsecured, excepting, of course, loans on real estate or other collateral securities authorized by the general banking law.

In answer to your second question, I would say that the same rule would apply to any one line of commercial paper that would apply to any one person, company, firm or corporation.

In answer to your third question I would say that in my opinion it is immaterial whether such loan is secured by the bond or personal endorsement of the officers or directors of the firm, company or corporation, or by the assignment of value as collateral, except where such loan is made upon real estate or other collateral securities recognized by the general banking law. In this connection I call your attention to the rule laid down in the Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed., page 382, to the effect that "Drafts may be bona fide bills of exchange drawn upon actual existing values within the meaning of the statute, though not accompanied by specific bills of lading in each case. It is sufficient if they are drawn against property previously consigned and existing either in its original form or in the shape of proceeds of sales in the hands of the consignees." This rule, of course, applies to the federal statute. The state and federal statute being identical in this particular, unquestionably the same rule would apply to a bank organized under the general banking law of this State.

Respectfully yours,

CHAS. A. BLAIR,

*Attorney General.*

The year has been a very prosperous one for the banks of Michigan, there have been no failures and the foregoing reports show large gains in both commercial and savings deposits.

At the last session of the legislature section 39 of the banking law was amended so as to require two examinations of all State banking institutions during the calendar year. As this amendment did not take effect until May 16, I have not been able to make two examinations of all banks this year. The number of examiners has been increased, however, to provide for at least two examinations in 1906. This will enable the Department to keep in closer touch with the institutions and should produce good results. This amendment meets with the approval of the bankers of the State from whom the Department has received hearty co-operation in its endeavor to secure a careful compliance with the provisions of the statutes governing their operation.

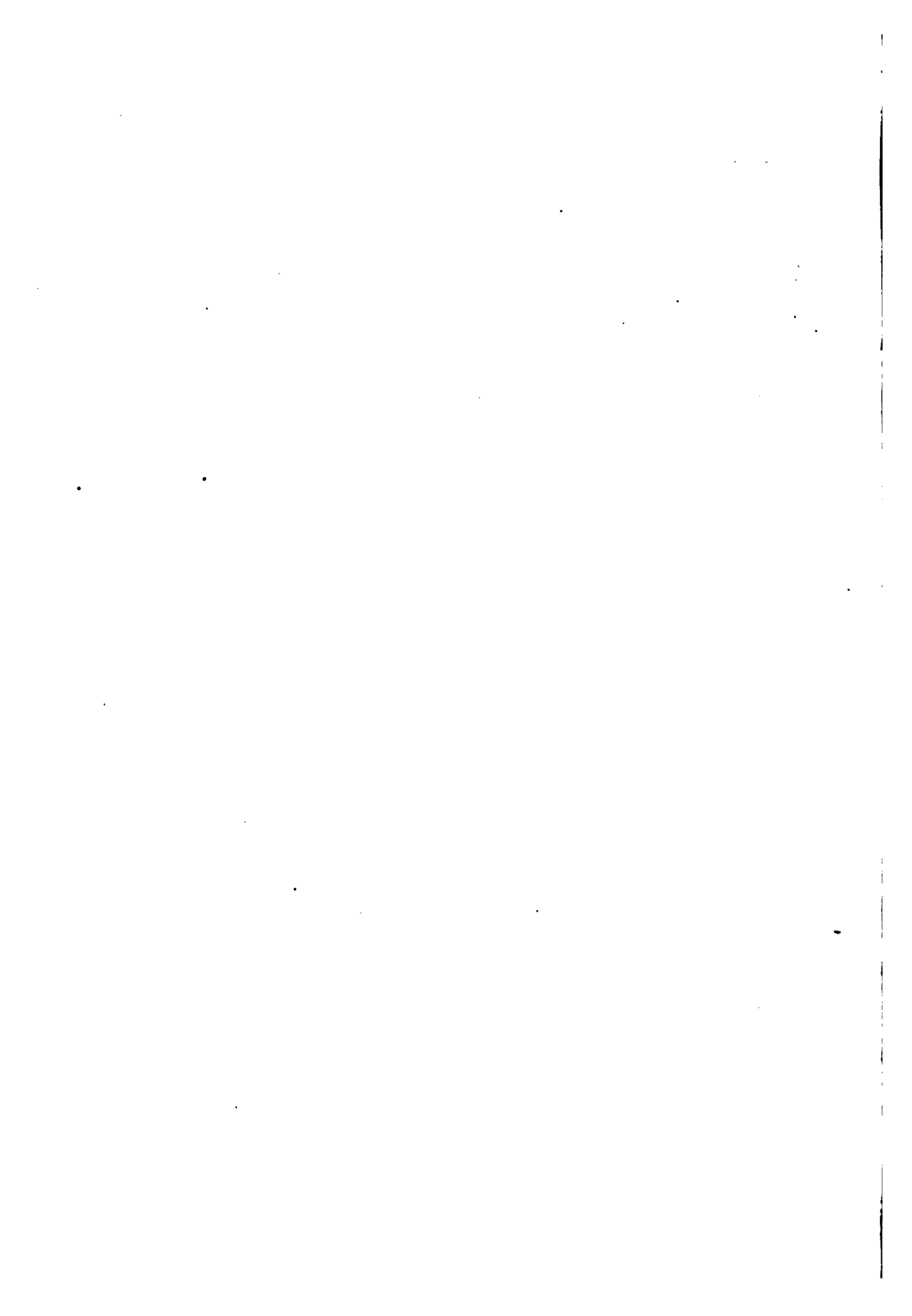
I shall not at this time suggest any amendments to our excellent banking act, leaving that for consideration in my next annual report.

I desire to acknowledge the efficient services rendered the Department by Deputy Commissioner Wm. Donovan, the examiners and other employees.

Very respectfully,



*Commissioner of the Banking Department.*



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## ABSTRACTS OF REPORTS

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## STATE BANKING DEPARTMENT.

## COMPARATIVE ABSTRACTS (STATE BANKS).

*Comparative abstracts, giving the volume of business as shown by the last reports of Michigan State banks called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904 and 1905, as made to the Commissioner of the Banking Department.*

Resources.	December 11, 1889, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,846,687 08	21,308,913 14	26,843,183 47	24,804,367 45
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fixtures	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate.....	253,782 59	311,476 52	350,381 69	602,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,068 85	395,207 14
Interest paid.....	210,872 79	217,130 03	145,482 78	271,426 84	352,701 84
Premiums paid.....	.....	.....	.....	.....	.....
Due from banks in reserve cities.....	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69	7,536,024 09
Due from other banks and bankers...	298,942 90	371,808 62	468,162 59	526,816 22	450,100 31
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	308,018 92	242,213 13	209,662 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,656 57	1,039,932 42	1,698,747 47
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
United States and National bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02
Individual deposits.....	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits.....	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74
Cashier's checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,360 49
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Liabilities other than above stated.....	.....	.....	.....	.....	.....
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80

# REPORT OF THE COMMISSIONER.

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## Comparative abstracts (State Banks).—Continued.

Resources.	December 19, 1894, 164 banks, 4 trust companies.	December 13, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 4 trust companies.	December 15, 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.
Loans and discounts.....	\$34,320,138 74	\$40,179,933 36	\$36,962,440 70	\$38,601,949 09	\$41,384,075 83
Stocks, bonds and mortgages.....	26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93
Overdrafts.....	192,415 39	224,066 95	199,468 95	227,624 36	298,762 48
Banking house, furniture and fixtures	1,694,992 89	1,758,139 62	1,814,724 74	1,820,689 66	1,906,006 96
Other real estate.....	719,150 15	882,473 08	1,237,183 41	1,593,803 10	2,064,891 06
Expenses and taxes paid.....	403,575 78				
Interest paid.....	312,758 62				
Premiums paid.....		23,493 99	26,213 98	41,708 51	47,333 15
Due from banks in reserve cities.....	9,653,012 05	9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 52
Due from other banks and bankers...	361,668 44	392,582 07	481,787 89	837,584 03	893,192 24
Exchanges for clearing house.....	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26
Checks and cash items.....	213,076 23	377,047 46	235,151 36	295,907 52	341,835 45
Nickels and cents.....	26,840 53	20,384 28	22,407 73	22,543 68	24,283 58
Gold coin.....	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25
Silver coin.....	269,032 24	277,618 80	289,380 11	307,663 09	387,684 17
United States and National bank notes.....	2,152,421 00	2,065,781 00	2,530,816 00	2,560,180 00	2,754,711 00
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88
<b>Liabilities.</b>					
Capital stock paid in.....	\$12,000,820 00	\$12,518,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00
Surplus fund.....	2,589,052 49	2,735,755 49	2,876,322 12	2,986,650 27	2,981,382 73
Gross undivided earnings.....	2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34
Dividends unpaid.....	17,696 03	23,539 94	14,629 00	16,430 88	8,204 48
Individual deposits.....	15,476,103 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56
Certificates of deposit.....	7,024,676 13	8,364,560 85	7,530,592 54	8,576,587 07	9,782,646 49
Savings deposits.....	35,939,957 25	41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76
Certified checks.....	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86
Cashier's checks outstanding.....	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43
Due to banks and bankers.....	2,007,773 87	1,936,615 12	2,441,456 29	2,647,253 47	4,420,425 43
Notes and bills rediscounted.....	354,059 88	359,129 28	273,075 73	36,886 14	51,754 81
Bills payable.....	73,064 47	45,000 00	32,000 00	13,148 88	25,000 00
Liabilities other than above stated...			524,200 00		
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88

\* Undivided earnings, less current expenses, interest and taxes paid.

*Comparative abstracts*

Resources.	December 2, 1899, 187 banks, 3 trust companies.
Loans and discounts.....	\$50,272,936 26
Stocks, bonds and mortgages.....	43,420,804 26
Overdrafts.....	334,526 17
Banking house, furniture and fixtures.....	2,075,425 01
Other real estate.....	2,032,366 00
Expenses and taxes paid.....	
Interest paid.....	
Premiums paid.....	213,747 47
Due from banks in reserve cities.....	14,395,138 44
Due from other banks and bankers.....	999,267 91
Exchanges for clearing house.....	451,809 45
Checks and cash items.....	385,617 28
Nickels and cents.....	26,844 79
Gold coin.....	2,782,654 40
Silver coin.....	383,374 38
United States and National bank notes.....	3,016,402 00
Totals.....	\$120,790,914 00
Liabilities.	
Capital stock paid in.....	\$12,262,100 00
Surplus fund.....	2,987,971 24
Undivided earnings net.....	2,102,350 42
Dividends unpaid.....	11,914 42
Individual deposits.....	24,522,326 97
Certificates of deposit.....	12,250,239 67
Savings deposits.....	62,600,212 66
Certified checks.....	66,649 37
Cashier's checks outstanding.....	83,460 18
Due to banks and bankers.....	3,748,526 37
Notes and bills rediscounted.....	14,000 00
Bills payable.....	81,173 30
Liabilities other than above stated.....	
Totals.....	\$120,790,914 00



# REPORT OF THE COMMISSIONER.

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(State Banks).—Concluded.

December 13, 1900, 192 banks, 3 trust companies.	December 10, 1901, 213 banks, 3 trust companies.	November 25, 1902, 228 state banks, 4 trust companies.	November 17, 1903, 242 state banks, 4 trust companies, 1 society for savings.	September 8, 1904, 248 state banks, 4 trust companies, 1 society for savings.	November 9, 1905, 277 state banks, 5 trust companies, 1 society for savings.
\$53,161,024 07	\$61,706,112 90	\$71,029,727 87	\$76,013,937 01	\$78,746,336 05	\$86,181,935 90
46,495,505 41	55,903,472 79	62,718,889 40	66,317,185 97	68,383,331 90	78,124,757 40
242,650 61	244,675 75	298,124 85	301,921 98	197,553 07	311,210 78
2,245,982 87	2,331,104 32	2,428,779 83	2,747,383 27	2,902,906 42	3,377,879 76
2,060,569 30	1,764,547 92	1,740,305 79	1,655,978 73	1,608,035 94	1,590,630 18
.....	.....	.....	.....	.....	.....
337,043 17	323,505 22	295,373 97	264,608 79	241,162 15	237,061 56
16,304,200 53	19,334,239 13	19,566,876 95	20,455,482 93	21,137,556 22	25,542,384 93
1,154,911 42	1,567,714 10	1,818,528 06	1,363,614 21	1,287,220 02	1,934,177 39
422,415 20	906,754 45	643,168 60	628,326 98	854,065 78	827,349 43
320,197 45	343,580 67	531,318 02	418,158 14	353,232 19	394,181 89
30,507 54	33,336 21	45,262 35	58,008 16	73,587 98	64,972 73
3,246,550 00	3,245,466 21	3,634,079 16	3,859,868 27	4,499,431 65	4,324,849 84
422,770 86	452,093 97	512,225 31	663,741 42	599,619 41	687,826 10
3,514,851 00	4,606,396 11	4,457,448 25	4,686,754 47	5,049,774 00	5,937,153 75
.....	.....	.....	.....	.....	.....
\$129,959,209 43	\$152,193,029 75	\$169,720,108 41	\$179,434,970 33	\$185,933,712 78	\$209,535,891 64
.....	.....	.....	.....	.....	.....
\$12,953,523 85	\$14,035,880 00	\$14,842,470 00	\$15,919,551 21	\$16,111,120 00	\$17,403,144 04
3,065,924 18	3,762,660 91	4,959,893 71	5,560,112 18	6,471,703 33	7,239,305 31
2,430,966 72	2,932,193 32	3,251,874 56	3,465,570 54	3,055,451 39	3,836,000 67
10,178 36	4,929 72	2,876 72	3,511 36	5,291 14	2,933 29
24,840,803 37	29,540,186 91	34,503,984 97	37,280,300 03	38,287,417 40	45,041,231 95
12,341,536 00	14,664,986 47	16,952,741 46	17,570,185 09	16,679,540 71	18,364,826 02
69,548,293 05	81,609,318 57	89,278,662 99	93,473,139 78	99,782,932 96	111,234,128 86
98,418 48	94,652 52	194,520 09	110,395 49	191,493 34	90,768 06
27,222 23	68,734 87	146,271 08	77,541 33	136,795 00	105,934 17
4,481,075 44	5,368,915 27	5,259,834 85	5,365,378 83	4,902,817 34	5,969,398 11
35,799 00	6,071 19	75,479 88	97,711 15	76,405 96	90,221 16
125,468 75	104,500 00	251,508 10	411,573 04	232,744 21	158,000 00
.....	.....	.....	.....	.....	.....
\$129,959,209 43	\$152,193,029 75	\$169,720,108 41	\$179,434,970 33	\$185,933,712 78	\$209,535,891 64

## STATE BANKING DEPARTMENT.

## COMPARATIVE ABSTRACTS (NATIONAL BANKS).

*Comparative abstracts, showing the volume of business of the national banks of the State from the last reports called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904 and 1905, as made to and furnished this department by the comptroller of the currency at Washington.*

Resources.	December 11, 1889, 113 national banks.	December 19, 1890, 109 national banks.	December 2, 1891, 106 national banks.	December 9, 1892, 104 national banks.	December 19, 1893, 99 national banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,375 32	\$48,424,955 39	\$52,752,163 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,383 99	6,942,032 64	8,304,177 63	6,191,185 16
Due from other banks and bankers...	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fixtures	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,058,013 55
Other real estate.....	696,499 38	807,729 15	654,818 49	597,433 76	523,837 66
Current expenses and taxes paid....	314,041 78	316,798 82	308,899 32	330,626 32	.....
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	206,917 13	252,540 59	222,864 76	269,288 40	208,277 54
Cash.....	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer....	175,937 44	166,537 96	155,501 41	201,723 10	269,208 62
Premiums on United States bonds...	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01
<b>Totals.....</b>	<b>\$66,051,502 97</b>	<b>\$68,358,341 25</b>	<b>\$70,555,261 76</b>	<b>\$78,235,686 10</b>	<b>\$63,891,477 17</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,674,000 00	\$15,539,000 00	\$15,244,000 00	\$15,034,000 00	\$14,584,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96
Gross undivided earnings.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99	*1,879,151 51
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits.....	35,217,999 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14
United States deposits.....	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due to banks and bankers.....	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,100,036 83
National bank notes outstanding....	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted.....	658,903 69	689,166 46	462,157 73	466,083 07	426,228 15
Bills payable.....	.....	100 00	23,000 00	.....	367,442 03
Liabilities other than those above stated.....	.....	.....	2,274 38	516,000 00	233 06
<b>Totals.....</b>	<b>\$66,051,502 97</b>	<b>\$68,358,341 25</b>	<b>\$70,555,261 76</b>	<b>\$78,235,686 10</b>	<b>\$63,891,477 17</b>

\* Undivided earnings, less expenses and taxes paid.

# REPORT OF THE COMMISSIONER.

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## Comparative abstracts (National Banks).—Continued.

Resources.	December 19, 1894, 96 national banks.	December 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.
Loans and discounts.....	\$43,083,288 41	\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77
Stocks, bonds and mortgages.....	6,808,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01
Overdrafts.....	191,899 31	184,138 47	174,561 83	169,842 80	230,637 59
Due from reserve agents.....	7,158,187 74	5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04
Due from other banks and bankers...	2,138,681 61	1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18
Banking house, furniture and fixtures	1,057,140 95	1,016,259 30	1,029,048 72	943,890 03	1,019,100 09
Other real estate.....	556,397 40	690,205 85	796,229 53	880,219 77	1,061,231 36
Current expenses and taxes paid.....					
Exchanges for clearing house.....	300,541 92	243,688 09	333,694 76	358,309 99	392,218 02
Checks and cash items.....	226,913 43	160,616 79	199,702 79	136,857 46	179,112 92
Cash.....	5,089,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40
Due from United States treasurer....	240,670 62	236,528 07	231,775 11	209,475 83	234,094 42
Premiums on United States bonds...	430,463 13	414,815 00	375,069 75	365,223 50	465,448 84
<b>Totals.....</b>	<b>\$67,281,708 68</b>	<b>\$66,970,828 96</b>	<b>\$65,435,775 97</b>	<b>\$71,554,966 02</b>	<b>\$76,815,182 64</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$13,634,000 00	\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00
Surplus fund.....	3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72
Undivided earnings net.....	1,803,480 48	1,789,465 90	1,687,088 73	1,394,998 14	1,374,061 73
Dividends unpaid.....	8,348 50	11,509 58	9,156 48	17,563 29	20,387 80
Individual deposits.....	34,718,215 02	35,612,374 88	34,391,087 75	39,217,006 25	43,486,965 94
United States deposits.....	383,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32
Due to banks and bankers.....	8,641,246 57	7,406,212 51	8,280,695 23	11,772,976 46	11,780,185 28
National bank notes outstanding.....	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00
Notes and bills rediscounted.....	316,887 33	386,898 33	140,289 20	2,500 00	.....
Bills payable.....	61,000 00	137,500 00	88,400 00	10,000 00	.....
Liabilities other than those above stated.....		1,364 80	380 40		1,142 35
<b>Totals.....</b>	<b>\$67,281,708 68</b>	<b>\$66,970,828 96</b>	<b>\$65,435,775 97</b>	<b>\$71,554,966 02</b>	<b>\$76,815,182 64</b>

*Comparative abstracts*

Resources.	December 2, 1899, 80 national banks.
Loans and discounts.....	\$47,581,061 50
Stocks, bonds and mortgages.....	11,652,043 11
Overdrafts.....	194,788 80
Due from reserve agents.....	8,671,815 91
Due from other banks and bankers.....	3,647,971 66
Banking house, furniture and fixtures.....	1,008,999 44
Other real estate.....	1,000,810 20
Current expenses and taxes paid.....	
Exchange for clearing house.....	567,274 04
Checks and cash items.....	240,308 50
Cash.....	6,151,557 96
Due from United States treasurer.....	242,948 86
Premiums on United States bonds.....	453,937 69
Totals.....	\$81,498,517 67
Liabilities.	
Capital stock paid in.....	\$11,440,000 00
Surplus fund.....	3,157,888 20
Undivided earnings net.....	1,563,841 93
Dividends unpaid.....	17,340 81
Individual deposits.....	49,920,532 09
United States deposits.....	1,354,864 72
Due to banks and bankers.....	9,738,696 81
National bank notes outstanding.....	4,250,300 00
Notes and bills rediscounted.....	23,644 61
Bills payable.....	27,000 00
Liabilities other than those above stated.....	4,908 50
Totals.....	\$81,498,517 67

## REPORT OF THE COMMISSIONER.

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(National Banks).—Concluded.

December 13, 1900, 85 national banks.	December 10, 1901, 85 national banks.	November 25, 1902, 84 national banks.	November 17, 1903, 87 national banks.	September 6, 1904, 88 national banks.	November 9, 1905, 88 national banks.
\$51,651,236 44	\$54,938,142 28	\$60,694,986 71	\$64,088,225 33	\$65,803,150 16	\$72,264,051 95
12,318,672 86	14,141,822 34	15,106,385 98	16,331,297 13	16,876,755 37	16,943,886 45
246,158 27	286,561 65	349,047 07	351,732 17	249,830 11	235,237 50
10,658,399 31	11,231,301 10	10,167,335 72	9,147,612 91	10,991,502 16	10,983,065 10
3,463,374 00	4,058,641 12	3,845,841 49	4,174,213 53	4,414,365 24	5,462,829 33
1,142,970 99	1,150,952 69	1,300,681 27	1,363,481 00	1,488,498 28	1,577,703 17
927,158 12	696,254 41	455,261 67	393,115 75	380,373 53	358,357 49
415,477 92	930,166 52	578,212 52	499,453 75	715,114 06	736,445 31
182,689 83	204,714 74	239,577 39	182,558 75	270,131 43	213,672 23
7,106,063 78	7,358,362 08	6,554,095 31	6,834,835 11	7,553,259 40	8,093,277 55
308,427 88	336,238 00	326,770 50	378,175 67	399,420 00	436,065 50
203,917 94	228,358 81	356,315 39	311,870 92	255,738 73	190,849 25
\$98,623,537 34	\$95,561,515 74	\$99,974,511 02	\$104,056,072 02	\$109,398,138 47	\$117,495,400 83
\$11,578,000 00	\$11,548,750 00	\$11,380,000 00	\$12,530,000 00	\$12,730,000 00	\$13,030,000 00
3,276,188 20	3,052,638 20	3,416,538 20	3,782,538 20	4,266,688 20	4,595,788 20
1,850,274 85	2,007,685 64	2,157,217 18	2,454,374 37	2,094,959 00	2,149,975 03
13,983 81	18,542 81	13,357 81	16,440 61	5,156 93	16,854 34
54,232,091 81	59,593,561 95	63,316,731 07	65,305,659 11	69,945,810 33	76,475,628 68
1,991,304 19	1,772,959 84	2,150,114 62	2,404,832 56	1,712,739 74	1,128,820 61
11,024,083 47	11,764,875 41	11,611,241 60	10,418,980 57	11,323,976 44	12,473,253 68
5,160,102 50	5,580,200 00	5,639,200 00	6,774,840 00	7,218,930 00	7,469,030 00
11,989 72	5,500 00	21,500 00	182,202 70	41,595 90	91,495 96
75,000 00	205,000 00	107,000 00	178,000 00	35,000 00	13,000 00
10,519 29	11,801 89	161,610 54	8,203 90	23,281 93	51,613 73
\$98,623,537 34	\$95,561,515 74	\$99,974,511 02	\$104,056,072 02	\$109,398,138 47	\$117,495,400 83

## STATE BANKS.

*Abstracts of reports made by the State banks of Michigan to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz. January 11, March 14, May 29, August 25 and November 9, 1905. For reports of individual State banks and trust companies see succeeding pages.*

Resources.	Report of Jan. 11, 256 state banks, 4 trust companies, 1 society for savings.	Report of March 14, 257 state banks, 5 trust companies, 1 society for savings.	Report of May 29, 260 state banks, 5 trust companies, 1 society for savings.	Report of Aug. 25, 269 state banks, 5 trust companies, 1 society for savings.	Report of Nov. 9, 277 state banks, 5 trust companies, 1 society for savings.
Loans and discounts.....	\$77,575,622 72	\$78,396,945 58	\$82,643,172 48	\$82,061,182 69	\$86,181,935 90
Bonds, mortgages and securities.....	69,864,952 96	71,995,540 74	73,295,635 98	74,956,052 96	77,180,027 40
Premiums paid on bonds.....	227,325 14	256,017 02	260,892 51	248,701 75	237,081 56
Overdrafts.....	294,072 05	223,756 76	238,158 60	237,433 23	311,210 78
Banking house, furniture and fixtures	2,970,983 57	2,991,982 30	3,063,484 43	3,183,250 86	3,377,379 76
Other real estate.....	1,648,108 31	1,648,219 95	1,662,784 66	1,674,812 12	1,590,630 18
Due from other banks and bankers (not reserve cities).....	1,195,828 50	1,289,458 54	1,127,448 44	1,023,267 95	906,077 04
Items in transit.....	782,122 92	966,468 88	575,846 03	624,629 69	1,028,100 85
United States bonds.....	920,380 00	937,980 00	946,850 00	946,850 00	944,730 00
Due from banks in reserve cities.....	23,562,993 60	25,017,794 15	22,755,435 49	24,778,587 67	25,542,384 93
Exchanges for clearing house.....	805,545 80	815,726 20	668,282 74	662,591 28	827,349 43
U. S. and National bank currency....	6,353,819 00	4,834,043 81	5,380,726 50	5,610,906 18	5,937,153 75
Gold coin.....	4,793,905 48	4,516,405 33	4,334,091 51	4,497,586 22	4,324,849 84
Silver coin.....	721,187 97	565,771 87	576,252 78	668,635 02	687,826 10
Nickels and cents.....	83,726 48	74,427 56	64,463 83	60,147 71	64,972 73
Checks, cash items and internal revenue account.....	291,220 42	300,688 85	297,500 27	262,757 36	394,181 89
<b>Totals.....</b>	<b>\$192,121,794 92</b>	<b>\$194,831,217 54</b>	<b>\$197,891,026 25</b>	<b>\$201,497,392 69</b>	<b>\$209,535,891 64</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$16,221,410 00	\$16,437,220 00	\$16,626,680 00	\$16,975,370 00	\$17,408,144 04
Surplus fund.....	6,763,065 15	6,873,640 75	6,921,840 75	7,203,933 41	7,239,305 31
Undivided profits, less current expenses, interest and taxes paid....	2,881,925 84	3,144,369 14	3,790,722 57	3,304,457 28	8,836,000 67
Dividends unpaid.....	65,231 64	5,965 18	2,755 08	13,029 25	2,933 29
Commercial deposits subject to check	41,299,968 55	40,674,768 20	40,696,817 06	42,012,827 97	45,041,231 95
Commercial certificates of deposit....	16,270,688 53	17,021,445 36	17,466,118 90	17,261,116 85	18,364,826 02
Due to banks and bankers.....	6,107,583 76	5,987,807 02	5,343,254 23	5,387,863 66	5,969,398 11
Certified checks.....	85,113 70	104,517 66	167,898 20	150,290 99	90,768 06
Cashier's checks outstanding.....	114,702 67	56,829 47	95,293 67	57,760 81	105,934 17
Savings deposits.....	83,606,066 93	84,882,017 65	86,835,540 54	88,356,732 87	89,902,383 40
Savings certificates of deposit.....	18,533,607 11	19,508,518 48	19,689,664 38	20,400,524 95	21,331,745 46
Notes and bills rediscounted.....	43,931 04	28,708 63	71,990 87	148,856 45	90,221 16
Bills payable.....	128,500 00	105,350 00	182,500 00	224,628 20	158,000 00
<b>Totals.....</b>	<b>\$192,121,794 92</b>	<b>\$194,831,217 54</b>	<b>\$197,891,026 25</b>	<b>\$201,497,392 69</b>	<b>\$209,535,891 64</b>

# REPORT OF THE COMMISSIONER.

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## NATIONAL BANKS.

*Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department, January 11, March 14, May 29, August 25 and November 9, 1905. For reports of individual National banks see succeeding pages.*

Resources.	Report of Jan. 11, 89 national banks.	Report of March 14, 87 national banks.	Report of May 29, 88 national banks.	Report of Aug. 25, 88 national banks.	Report of Nov. 9, 88 national banks.
Loans and discounts.....	\$65,948,581 38	\$66,155,263 00	\$66,878,099 99	\$68,374,593 32	\$72,264,051 95
Overdrafts, secured and unsecured...	334,886 11	254,909 59	235,949 29	239,519 86	235,237 50
U. S. bonds to secure circulation.....	7,387,550 00	7,398,800 00	7,355,050 00	7,502,050 00	7,563,300 00
U. S. bonds to secure U. S. deposits..	1,795,000 00	1,605,000 00	1,352,000 00	1,091,000 00	1,091,000 00
Other bonds to secure U. S. deposits.....			137,337 89	30,000 00	30,000 00
U. S. bonds on hand.....	515,880 00	633,740 00	736,940 00	764,940 00	751,940 00
Premiums on U. S. bonds.....	235,333 09	236,002 72	230,757 10	203,670 69	190,849 25
Stocks, securities, etc.....	6,910,315 08	7,317,981 13	6,773,979 86	7,568,174 01	7,507,646 45
Banking house, furniture and fixtures	1,520,272 33	1,523,836 20	1,524,981 14	1,558,588 07	1,577,703 17
Other real estate and mortgages					
owned.....	367,413 17	359,583 13	368,745 03	363,541 48	358,357 49
Due from national banks (not reserve agents).....	3,025,479 30	3,463,696 01	3,472,107 96	4,128,036 44	3,793,993 55
Due from state banks and bankers...	1,455,616 97	1,377,824 73	1,337,947 63	1,475,493 84	1,668,835 78
Due from approved reserve agents...	13,141,863 55	13,100,055 89	12,123,693 29	12,935,909 65	10,983,065 10
Checks and other cash items.....	343,136 87	278,599 74	258,865 95	178,506 29	213,672 23
Exchanges for clearing house.....	562,934 14	523,632 05	666,303 31	482,093 90	736,445 31
Notes of other national banks.....	821,972 00	718,173 00	777,732 00	863,091 00	753,864 00
Fractional paper currency, nickels and cents.....	52,812 03	50,521 70	45,995 18	50,626 86	49,180 89
Specie.....	4,748,135 17	4,770,383 53	4,818,577 97	4,861,495 65	4,801,251 66
Legal tender notes.....	2,710,004 00	2,072,542 00	2,617,079 00	2,646 301 00	2,488,981 00
Redemption fund with U. S. treasurer (5% of circulation).....	369,040 00	361,665 00	360,627 50	374,577 50	377,965 00
Due from U. S. treasurer, other than 5% redemption fund.....	52,385 00	51,008 00	57,058 00	43,841 50	58,120 50
<b>Totals.....</b>	<b>\$112,298,610 19</b>	<b>\$112,253,317 42</b>	<b>\$112,129,828 09</b>	<b>\$115,736,051 06</b>	<b>\$117,495,460 83</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$12,855,000 00	\$12,630,000 00	\$12,700,000 00	\$12,720,000 00	\$13,030,000 00
Surplus fund.....	4,242,538 20	4,046,538 20	4,163,038 20	4,395,288 20	4,595,788 20
Undivided profits less expenses and taxes paid.....	1,958,690 67	2,212,457 79	2,215,525 10	1,909,397 11	2,149,975 63
National bank notes outstanding.....	7,309,535 00	7,178,180 00	7,107,330 00	7,284,580 00	7,469,030 00
Due to other national banks.....	3,590,803 81	3,455,883 07	3,397,330 57	3,450,048 84	3,433,245 48
Due to state banks and bankers.....	9,093,889 80	9,675,554 74	9,138,798 78	9,999,173 57	9,039,908 20
Dividends unpaid.....	47,875 16	19,869 71	10,898 50	7,072 96	16,854 34
Individual deposits subject to check.	71,303,546 86	71,438,260 05	71,741,074 94	74,718,678 83	76,475,628 68
United States deposits.....	1,421,916 72	1,274,389 26	972,676 41	853,334 98	906,754 36
Deposits of U. S. disbursing officers..	185,978 29	187,684 60	311,405 91	271,648 57	222,066 25
Notes and bills rediscounted.....	76,825 00	10,000 00	162,592 16	39,500 00	91,495 96
Bills payable.....	205,000 00	117,000 00	200,000 00	55,000 00	13,000 00
Liabilities other than those above stated.....	7,810 68	7,500 00	9,157 52	23,328 00	51,613 73
<b>Totals.....</b>	<b>\$112,298,610 19</b>	<b>\$112,253,317 42</b>	<b>\$112,129,828 09</b>	<b>\$115,736,051 06</b>	<b>\$117,495,460 83</b>

## STATE BANKING DEPARTMENT.

## STATE AND NATIONAL BANKS.

*Abstracts showing the total volume of business transacted by the State and National banks and trust companies of Michigan, as made to the Commissioner of the Banking Department January 11, March 14, May 29, August 25 and November 9, 1905.*

Resources.	Report of Jan. 11, 256 state banks, 89 national banks, 4 trust companies, 1 society for savings.	Report of March 14, 257 state banks, 87 national banks, 5 trust companies, 1 society for savings.	Report of May 29, 260 state banks, 88 national banks, 5 trust companies, 1 society for savings.	Report of Aug. 25, 269 state banks, 88 national banks, 5 trust companies, 1 society for savings.	Report of Nov. 9, 277 state banks, 88 national banks, 5 trust companies, 1 society for savings.
Loans and discounts.....	\$143,524,204 10	\$144,552,308 58	\$149,521,272 47	\$150,435,776 01	\$158,445,987 85
Stocks, bonds and mortgages.....	76,775,268 04	79,313,521 87	80,069,615 84	82,524,226 97	84,687,673 85
Overdrafts.....	628,958 16	478,666 35	474,107 89	476,953 09	546,448 28
U. S. bonds to secure circulation.....	7,387,550 00	7,398,800 00	7,355,050 00	7,502,050 00	7,563,300 00
U. S. bonds to secure U. S. deposits.	1,795,000 00	1,605,000 00	1,352,000 00	1,091,000 00	1,091,000 00
Other bonds to secure U. S. deposits.			137,337 89	30,000 00	30,000 00
U. S. bonds on hand.....	1,436,260 00	1,571,720 00	1,683,790 00	1,711,790 00	1,696,670 00
Premiums paid.....	462,658 23	492,019 74	491,649 61	452,372 44	427,930 81
Banking house, furniture and fixtures	4,491,255 90	4,515,818 50	4,588,465 57	4,741,838 93	4,955,082 93
Other real estate.....	2,015,521 48	2,007,803 08	2,031,529 69	2,038,353 60	1,948,987 67
Due from other banks and bankers...	6,459,047 69	7,097,438 16	6,513,350 06	7,251,427 92	7,397,006 72
Due from banks in reserve cities.....	36,734,857 15	38,117,850 04	34,879,128 78	37,714,497 32	36,525,450 03
Checks and other cash items.....	634,357 29	579,288 59	556,366 22	441,263 65	607,854 12
Exchanges for clearing house.....	1,368,479 94	1,339,358 25	1,334,586 05	1,144,685 18	1,563,794 74
Nickels and cents.....	136,538 51	124,949 26	110,459 01	110,774 57	114,153 62
Specie.....	10,263,228 62	9,852,560 73	9,728,922 26	10,027,716 89	9,813,927 60
U. S. and national bank notes.....	9,885,795 00	7,624,758 81	8,775,537 50	9,120,298 18	9,179,998 75
Redemption fund with U. S. treas- urer (5% of circulation).....	369,040 00	361,665 00	360,627 50	374,577 50	377,965 00
Due from U. S. treasurer, other than 5 % redemption fund.....	52,385 00	51,008 00	57,058 00	43,841 50	58,120 50
<b>Totals.....</b>	<b>\$304,420,405 11</b>	<b>\$307,084,534 96</b>	<b>\$310,020,854 34</b>	<b>\$317,233,443 75</b>	<b>\$327,031,352 47</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$29,076,410 00	\$29,067,220 00	\$29,326,630 00	\$29,695,370 00	\$30,433,144 04
Surplus fund.....	11,005,603 35	10,920,178 95	11,084,878 95	11,599,221 61	11,835,093 51
Undivided profits less expenses and taxes paid.....	4,840,616 51	5,356,826 93	6,006,247 67	5,213,854 39	5,985,976 30
National bank notes outstanding....	7,309,535 00	7,178,180 00	7,107,330 00	7,284,580 00	7,469,030 00
Dividends unpaid.....	112,606 80	25,834 89	13,653 58	20,102 21	19,787 63
Commercial deposits.....	129,074,020 31	129,295,820 74	130,167,202 77	134,200,675 45	140,078,388 88
Savings deposits.....	102,139,674 04	104,390,536 13	106,525,204 92	108,757,257 82	111,234,128 86
United States deposits.....	1,607,995 01	1,462,073 86	1,284,082 32	1,124,983 55	1,128,820 61
Due to banks and bankers.....	18,792,277 37	19,119,244 83	17,879,383 58	18,846,086 07	18,442,651 79
Notes and bills rediscounted.....	120,456 04	38,768 63	234,583 03	188,356 45	181,717 12
Bills payable.....	333,500 00	222,350 00	382,500 00	279,628 20	171,000 00
Liabilities other than those above stated.....	7,810 68	7,500 00	9,157 52	23,328 00	51,613 73
<b>Totals.....</b>	<b>\$304,420,405 11</b>	<b>\$307,084,534 96</b>	<b>\$310,020,854 34</b>	<b>\$317,233,443 75</b>	<b>\$327,031,352 47</b>



## REPORT OF THE COMMISSIONER.

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## DETROIT.

## STATE BANKS.

*Abstracts of the published reports of the twelve State banks, two trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department January 11, March 14, May 29, August 25 and November 9, 1905.*

Resource.	Report of Jan. 11, 12 state banks, 2 trust companies, 1 society for savings.	Report of March 14, 12 state banks, 2 trust companies, 1 society for savings.	Report of May 29, 12 state banks, 2 trust companies, 1 society for savings.	Report of Aug. 25, 12 state banks, 2 trust companies, 1 society for savings.	Report of Nov. 9, 12 state banks, 2 trust companies, 1 society for savings.
Loans and discounts.....	\$27,966,729 61	\$28,247,406 29	\$31,547,880 19	\$30,235,758 29	\$32,578,336 58
Bonds, mortgages and securities.....	34,036,178 76	35,762,883 61	36,534,790 08	36,788,930 09	38,153,418 81
Premiums paid on bonds.....	125,148 95	150,031 83	155,196 15	132,010 00	125,837 54
Overdrafts.....	15,961 09	14,976 26	21,717 90	22,566 84	14,465 10
Banking house, furniture and fixtures	705,914 50	726,544 94	754,198 55	795,118 21	808,079 02
Other real estate.....	1,149,523 63	1,145,638 95	1,125,203 99	1,141,738 54	1,086,381 42
Due from other banks and bankers (not reserve cities).....	498,371 83	442,235 84	260,456 36	285,601 57	250,077 58
Items in transit.....	430,054 46	551,569 87	337,231 62	341,034 42	404,295 64
United States bonds.....	625,000 00	625,000 00	648,780 00	625,000 00	625,000 00
Due from banks in reserve cities.....	8,931,420 55	9,276,644 48	9,530,513 35	9,520,333 63	9,488,910 42
Exchanges for clearing house.....	507,366 14	391,812 01	403,182 31	427,903 16	575,618 35
U. S. and national bank currency...	2,445,945 25	1,690,026 00	1,917,575 25	2,209,692 25	2,284,637 00
Gold coin.....	2,601,671 52	2,332,545 32	2,158,732 20	2,235,471 57	2,024,209 55
Silver coin.....	181,681 70	103,595 03	136,387 34	173,805 50	154,316 82
Nickels and cents.....	28,223 05	19,966 19	14,796 46	10,365 35	13,986 79
Checks, cash items and internal revenue account.....	50,839 51	70,242 87	63,816 25	59,332 33	97,437 99
<b>Totals.....</b>	<b>\$80,300,031 15</b>	<b>\$81,551,119 49</b>	<b>\$85,610,458 00</b>	<b>\$84,999,662 35</b>	<b>\$88,685,008 61</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$4,900,000 00	\$5,100,000 00	\$5,250,000 00	\$5,142,700 00	\$5,150,000 00
Surplus fund.....	3,045,000 00	3,095,000 00	3,195,000 00	3,159,100 00	3,178,500 00
Undivided profits, less current expenses, interest and taxes paid....	1,320,919 40	1,400,898 24	1,576,176 82	1,519,005 45	1,599,456 40
Dividends unpaid.....	6,189 50	796 00	640 75	902 75	623 00
Commercial deposits subject to check	16,243,736 94	15,420,124 87	16,358,008 18	17,322,996 25	18,113,041 80
Commercial certificates of deposit....	5,525,806 68	6,129,262 40	7,130,538 85	6,406,063 20	7,756,997 14
Due to banks and bankers.....	5,111,692 96	4,972,998 46	4,465,090 27	4,488,984 38	4,824,442 59
Certified checks.....	62,778 04	63,783 75	137,847 50	106,273 91	72,384 85
Cashier's checks outstanding.....	92,392 62	37,947 25	80,810 13	46,026 95	83,250 52
Savings deposits.....	40,978,148 44	42,309,291 25	44,412,941 89	43,754,006 97	44,644,836 97
Savings certificates of deposit.....	2,963,366 87	2,986,017 27	3,003,403 61	3,053,602 49	3,261,475 34
Notes and bills rediscounted.....					
Bills payable.....	50,000 00	35,000 00			
<b>Totals.....</b>	<b>\$80,300,031 15</b>	<b>\$81,551,119 49</b>	<b>\$85,610,458 00</b>	<b>\$84,999,662 35</b>	<b>\$88,685,008 61</b>

## STATE BANKING DEPARTMENT.

## DETROIT.

## NATIONAL BANKS.

*Abstracts of the published reports of the five National banks in the city of Detroit, as made to the Commissioner of the Banking Department, January 11, March 14, May 29, August 25 and November 9, 1905.*

Resources.	Report of Jan. 11, 5 national banks.	Report of March 14, 5 national banks.	Report of May 29, 5 national banks.	Report of Aug. 25, 5 national banks.	Report of Nov. 9, 5 national banks.
Loans and discounts.....	\$17,177,380 48	\$17,772,200 68	\$17,982,132 09	\$18,920,212 04	\$20,775,001 18
Overdrafts, secured and unsecured...	4,678 07	6,945 62	5,737 45	4,641 35	2,565 04
U. S. bonds to secure circulation.....	1,350,000 00	1,350,000 00	1,350,000 00	1,450,000 00	1,450,000 00
U. S. bonds to secure U. S. deposits..	675,000 00	618,000 00	591,000 00	591,000 00	606,000 00
U. S. bonds on hand.....	234,200 00	322,500 00	356,200 00	258,200 00	253,200 00
Premiums on U. S. bonds.....	63,445 00	66,698 23	50,287 75	42,572 50	35,500 00
Stocks, securities, etc.....	1,545,527 58	1,778,422 57	1,540,690 61	1,992,693 61	1,954,754 86
Banking house, furniture and fixtures	31,375 00	31,275 00	30,375 00	30,375 00	29,375 00
Other real estate and mortgages	56,071 64	56,071 64	67,490 38	67,490 38	67,490 38
owned.....					
Due from National banks (not re-	2,056,154 11	2,440,374 19	2,387,796 94	2,956,621 83	2,457,938 80
serve agents).....					
Due from State banks and bankers...	479,533 71	427,192 80	397,645 91	345,572 31	574,601 39
Due from approved reserve agents...	3,967,615 85	3,600,232 49	3,613,258 84	4,245,399 12	3,369,457 50
Checks and other cash items.....	44,754 26	26,259 21	36,030 59	22,347 98	26,914 84
Exchanges for clearing house.....	396,051 46	381,095 86	503,947 44	376,932 75	552,923 73
Notes of other National banks.....	270,597 00	276,398 00	234,811 00	347,826 00	220,226 00
Fractional paper currency, nickels	9,892 39	11,947 15	9,279 58	17,098 95	12,567 84
and cents.....					
Specie.....	1,409,650 75	1,705,321 25	1,607,952 75	1,727,279 00	1,557,099 25
Legal tender notes.....	1,261,243 00	842,921 00	1,282,255 00	1,340,358 00	1,125,302 00
Redemption fund with U. S. treas-	67,500 00	65,400 00	67,500 00	72,500 00	72,500 00
urer (5% of circulation).....					
Due from U. S. treasurer, other than	44,000 00	20,400 00	33,634 00	38,934 00	43,366 00
5 % redemption fund.....					
Totals.....	\$31,144,670 30	\$31,799,655 69	\$32,148,025 33	\$34,848,054 82	\$35,187,383 81
Liabilities.					
Capital stock paid in.....	\$4,100,000 00	\$4,100,000 00	\$4,100,000 00	\$4,100,000 00	\$4,350,000 00
Surplus fund.....	1,115,500 00	1,115,500 00	1,115,500 00	1,116,000 00	1,266,000 00
Undivided profits less expenses and	366,023 15	439,960 24	443,363 73	429,091 58	449,766 91
taxes paid.....					
National bank notes outstanding.....	1,312,050 00	1,184,350 00	1,234,250 00	1,328,900 00	1,418,250 00
Due to other National banks.....	3,101,216 90	2,998,703 69	2,833,217 16	2,908,546 05	2,883,935 21
Due to State banks and bankers.....	6,711,680 53	7,324,598 36	6,773,897 35	7,634,615 29	6,573,508 30
Dividends unpaid.....	4,186 72	297 50	220 00	360 16	578 40
Individual deposits subject to check.	13,737,894 82	13,967,702 04	15,021,956 90	16,723,474 16	17,906,854 47
United States deposits.....	480,925 87	514,752 48	413,111 26	431,685 87	448,982 60
Deposits of U. S. disbursing officers..	153,667 31	133,791 38	212,508 93	175,381 71	162,383 92
Notes and bills rediscounted.....	61,525 00				
Bills payable.....		20,000 00			
Liabilities other than those above					27,124 00
stated.....					
Totals.....	\$31,144,670 30	\$31,799,655 69	\$32,148,025 33	\$34,848,054 82	\$35,187,383 81

# REPORT OF THE COMMISSIONER.

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## DETROIT.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the twelve State and five National banks, two trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department, January 11, March 14, May 29, August 25 and November 9, 1905.*

Resources.	Report of Jan. 11, 12 state banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of March 14, 12 state banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of May 29, 12 state banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of Aug. 25, 12 state banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of Nov. 9, 12 state banks, 5 national banks, 2 trust companies, 1 society for savings.
Loans and discounts.....	\$45,144,110 09	\$46,019,606 97	\$49,530,012 28	\$49,155,970 33	\$53,353,337 76
Stocks, bonds and mortgages.....	35,581,706 34	37,541,306 18	38,075,480 69	38,776,624 30	40,108,173 67
Overdrafts.....	20,639 76	21,921 88	27,455 35	27,208 19	17,030 14
U. S. bonds to secure circulation.....	1,350,000 00	1,350,000 00	1,350,000 00	1,450,000 00	1,450,000 00
U. S. bonds to secure U. S. deposits..	675,000 00	618,000 00	591,000 00	591,000 00	606,000 00
U. S. bonds on hand.....	859,200 00	947,500 00	1,004,980 00	883,200 00	878,200 00
Premiums paid.....	188,593 95	216,730 06	205,483 90	174,582 50	161,337 54
Banking house, furniture and fixtures	737,289 50	757,819 94	784,573 55	825,493 21	837,454 02
Other real estate.....	1,205,595 27	1,201,710 59	1,192,094 37	1,209,228 92	1,153,871 80
Due from other banks and bankers...	3,464,114 11	3,861,372 70	3,383,130 83	3,928,830 13	3,686,913 41
Due from banks in reserve cities.....	12,899,036 40	12,876,876 97	13,143,772 19	13,765,732 75	12,858,367 92
Checks and other cash items.....	95,593 77	96,502 08	99,846 84	81,680 31	124,352 83
Exchanges for clearing house.....	903,417 60	772,907 87	907,129 75	804,835 91	1,128,542 08
Nickels and cents.....	38,115 44	31,913 34	24,076 04	27,464 30	26,554 63
Specie.....	4,193,003 97	4,141,461 60	3,903,072 29	4,136,556 07	3,736,225 62
U. S. and National bank notes.....	3,977,785 25	2,809,345 00	3,434,641 25	3,897,876 25	3,630,165 00
Redemption fund with U. S. treas- urer (5% of circulation).....	67,500 00	65,400 00	67,500 00	72,500 00	72,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	44,000 00	20,406 00	33,634 00	38,934 00	43,366 00
Totals.....	\$111,444,701 45	\$113,350,775 18	\$117,758,483 33	\$119,847,717 17	\$123,872,392 42
Liabilities.					
Capital stock paid in.....	\$9,000,000 00	\$9,200,000 00	\$9,350,000 00	\$9,242,700 00	\$9,500,000 00
Surplus fund.....	4,160,500 00	4,210,500 00	4,310,500 00	4,275,100 00	4,444,500 00
Undivided profits less expenses and taxes paid.....	1,686,942 55	1,840,858 48	2,019,540 55	1,948,097 03	2,049,223 31
National bank notes outstanding.....	1,312,050 00	1,184,350 00	1,234,250 00	1,328,900 00	1,418,250 00
Dividends unpaid.....	10,376 22	1,093 50	860 75	1,262 91	1,201 40
Commercial deposits.....	35,662,609 10	35,618,820 31	38,729,161 56	40,604,834 47	43,632,528 78
Savings deposits.....	43,941,515 01	45,295,308 52	47,416,345 50	46,807,609 46	47,906,312 31
United States deposits.....	634,593 18	648,543 86	625,620 19	607,067 58	611,366 52
Due to banks and bankers.....	14,924,590 39	15,296,300 51	14,072,204 78	15,032,145 72	14,281,886 10
Notes and bills rediscounted.....	61,525 00	.....	.....	.....	.....
Bills payable.....	50,000 00	55,000 00	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....	27,124 00
Totals.....	\$111,444,701 45	\$113,350,775 18	\$117,758,483 33	\$119,847,717 17	\$123,872,392 42

## STATE BANKING DEPARTMENT.

## GRAND RAPIDS.

## STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the six State and five National banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 6 state banks, 1 trust company.	Report of 5 national banks.	Total.
Loans and discounts.....	\$5,613,828 91	\$11,862,345 92	\$17,476,174 83
Stocks, bonds and mortgages.....	4,472,182 55	505,120 19	4,977,312 74
Overdrafts.....	3,272 49	13,493 68	16,766 17
U. S. bonds to secure circulation.....		2,000,000 00	2,000,000 00
U. S. bonds to secure U. S. deposits.....		110,000 00	110,000 00
U. S. bonds on hand.....	600 00		600 00
Premiums paid.....	17,929 29	69,490 76	87,420 05
Banking house, furniture and fixtures.....	141,941 31	402,124 01	544,065 32
Other real estate.....	15,699 19	705 09	16,404 28
Due from other banks and bankers.....	95,065 56	670,332 60	765,398 16
Due from banks in reserve cities.....	1,700,767 92	1,198,529 47	2,899,297 39
Checks and other cash items.....	17,672 51	20,740 98	38,413 49
Exchanges for clearing house.....	43,209 06	104,326 50	147,535 56
Nickels and cents.....	1,863 05	6,590 21	8,453 26
Specie.....	239,311 80	520,917 27	760,229 07
U. S. and National bank notes.....	324,629 00	321,477 00	646,106 00
Redemption fund with U. S. treasurer (5% of circulation).....		100,000 00	100,000 00
Due from U. S. treasurer, other than 5 % redemption fund.....		5,002 50	5,002 50
<b>Totals.....</b>	<b>\$12,687,972 64</b>	<b>\$17,911,206 18</b>	<b>\$30,599,178 82</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$950,000 00	\$2,300,000 00	\$3,250,000 00
Surplus fund.....	493,000 00	794,000 00	1,287,000 00
Undivided profits less expenses and taxes paid.....	206,631 88	246,914 71	453,546 59
National bank notes outstanding.....		1,997,600 00	1,997,600 00
Dividends unpaid.....	62 50	1,094 00	1,156 50
Commercial deposits.....	2,832,808 57	10,476,436 03	13,309,244 60
Savings deposits.....	8,048,851 01		8,048,851 01
United States deposits.....		110,000 00	110,000 00
Due to banks and bankers.....	156,618 68	1,935,161 44	2,091,780 12
Notes and bills rediscounted.....		50,000 00	50,000 00
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$12,687,972 64</b>	<b>\$17,911,206 18</b>	<b>\$30,599,178 82</b>

# REPORT OF THE COMMISSIONER.

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## SAGINAW.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the four State and two National banks in the city of Saginaw, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 4 state banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$3,122,681 35	\$3,560,429 08	\$6,683,110 43
Stocks, bonds and mortgages.....	2,959,298 72	330,656 82	3,299,955 54
Overdrafts.....	1,789 40	3,812 32	5,601 72
U. S. bonds to secure circulation.....		300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....		135,000 00	135,000 00
U. S. bonds on hand.....		449,000 00	449,000 00
Premiums paid.....	27,748 19	2,500 00	30,248 19
Banking house, furniture and fixtures.....	100,167 03	55,000 00	155,167 03
Other real estate.....	3,440 67	18,000 00	21,440 67
Due from other banks and bankers.....	41,663 00	72,368 49	114,031 49
Due from banks in reserve cities.....	813,389 14	607,325 44	1,420,714 58
Checks and other cash items.....	1,604 02	3,310 13	4,914 15
Exchanges for clearing house.....	23,265 96	30,026 21	53,292 17
Nickels and cents.....	1,397 52	913 31	2,310 83
Specie.....	179,885 20	272,287 55	452,172 75
U. S. and National bank notes.....	205,928 00	90,193 00	296,121 00
Redemption fund with U. S. treasurer (5% of circulation).....		15,000 00	15,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			
<b>Totals.....</b>	<b>\$7,482,258 20</b>	<b>\$5,945,812 35</b>	<b>\$13,428,070 55</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	385,000 00	450,000 00	835,000 00
Undivided profits less expenses and taxes paid.....	146,871 28	176,815 15	323,686 43
National bank notes outstanding.....		300,000 00	300,000 00
Dividends unpaid.....	25 00		25 00
Commercial deposits.....	2,456,824 55	3,969,323 97	6,426,148 52
Savings deposits.....	3,873,511 13		3,873,511 13
United States deposits.....		135,000 00	135,000 00
Due to banks and bankers.....	220,026 24	615,173 23	835,199 47
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$7,482,258 20</b>	<b>\$5,945,812 35</b>	<b>\$13,428,070 55</b>

## STATE BANKING DEPARTMENT.

## KALAMAZOO.

## STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the two State and four National banks and one trust company in the city of Kalamazoo, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 2 state banks, 1 trust company.	Report of 4 national banks.	Total.
Loans and discounts.....	\$951,641 79	\$3,344,662 36	\$4,296,304 15
Stocks, bonds and mortgages.....	764,801 19	380,562 82	1,145,364 01
Overdrafts.....	202 63	14,297 36	14,499 99
U. S. bonds to secure circulation.....		232,000 00	232,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		26,700 00	26,700 00
Premiums paid.....		8,535 00	8,535 00
Banking house, furniture and fixtures.....	45,300 00	42,200 00	87,500 00
Other real estate.....	2,500 00	20,512 38	23,012 38
Due from other banks and bankers.....	26,728 91	79,383 48	106,112 39
Due from banks in reserve cities.....	378,355 14	617,980 22	996,335 36
Checks and other cash items.....	500 00	4,079 10	4,579 10
Exchanges for clearing house.....	32,190 86	32,303 48	64,494 34
Nickels and cents.....	946 94	1,117 00	2,063 94
Specie.....	42,725 70	116,977 60	159,703 30
U. S. and National bank notes.....	37,769 00	227,248 00	265,017 00
Redemption fund with U. S. treasurer (5% of circulation).....		11,600 00	11,600 00
Due from U. S. treasurer, other than 5% redemption fund.....		2 50	2 50
<b>Totals.....</b>	<b>\$2,283,662 16</b>	<b>\$5,160 161 30</b>	<b>\$7,443,823 46</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$250,000 00	\$500,000 00	\$750,000 00
Surplus fund.....	110,000 00	337,500 00	447,500 00
Undivided profits less expenses and taxes paid.....	24,463 75	128,611 75	153,075 50
National bank notes outstanding.....		229,900 00	229,900 00
Dividends unpaid.....		1,476 00	1,476 00
Commercial deposits.....	831,000 31	3,903,356 73	4,734,357 04
Savings deposits.....	870,982 61		870,982 61
United States deposits.....			
Due to banks and bankers.....	197,215 49	59,316 82	256,532 31
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$2,283,662 16</b>	<b>\$5,160,161 30</b>	<b>\$7,443,823 46</b>

# REPORT OF THE COMMISSIONER.

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## BAY CITY.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the five State and two National banks in Bay City, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 5 state banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$2,322,477 19	\$1,267,191 64	\$3,589,668 83
Stocks, bonds and mortgages.....	1,265,785 84	270,878 98	1,536,664 82
Overdrafts.....	6,180 91	12 25	6,143 16
U. S. bonds to secure circulation.....		125,000 00	125,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	23,780 00		23,780 00
Premiums paid.....	17,418 07		17,418 07
Banking house, furniture and fixtures.....	60,227 42	22,500 00	82,727 42
Other real estate.....	42,702 06		42,702 06
Due from other banks and bankers.....	10,590 59	28,340 35	38,930 94
Due from banks in reserve cities.....	546,569 03	157,149 36	703,718 39
Checks and other cash items.....	8,217 60	807 61	9,025 21
Exchanges for clearing house.....	10,120 37	8,576 61	18,696 98
Nickels and cents.....	1,358 77	327 86	1,686 63
Specie.....	104,458 95	98,918 00	203,376 95
U. S. and National bank notes.....	190,947 50	53,703 00	244,650 50
Redemption fund with U. S. treasurer (5% of circulation).....		6,250 00	6,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		250 00	250 00
<b>Totals.....</b>	<b>\$4,610,784 30</b>	<b>\$2,039,905 66</b>	<b>\$6,650,689 96</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$400,000 00	\$200,000 00	\$600,000 00
Surplus fund.....	147,500 00	90,000 00	237,500 00
Undivided profits less expenses and taxes paid.....	52,163 26	62,333 73	114,496 99
National bank notes outstanding.....		124,200 00	124,200 00
Dividends unpaid.....			
Commercial deposits.....	1,269,266 78	1,510,430 56	2,779,697 34
Savings deposits.....	2,672,373 76		2,672,373 76
United States deposits.....			
Due to banks and bankers.....	64,480 50	52,941 37	117,421 87
Notes and bills rediscounted.....	5,000 00		5,000 00
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$4,610,784 30</b>	<b>\$2,039,905 66</b>	<b>\$6,650,689 96</b>

## STATE BANKING DEPARTMENT.

## JACKSON.

## STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the three State and one National bank in the city of Jackson, as made to the Commissioner of the Banking Department, November 9, 1906.*

Resources.	Report of 3 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$2,136,216 58	\$626,842 91	\$2,763,059 49
Stocks, bonds and mortgages.....	881,041 89	149,918 36	1,031,960 25
Overdrafts.....	26,145 60	2,826 27	28,971 87
U. S. bonds to secure circulation.....		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....		1,000 00	1,000 00
Banking house, furniture and fixtures.....	107,981 89	3,282 06	111,263 89
Other real estate.....	23,818 07	39,921 26	62,739 33
Due from other banks and bankers.....	205,514 65	18,806 91	224,321 56
Due from banks in reserve cities.....	464,752 13	101,486 58	566,238 71
Cheeks and other cash items.....	1,519 53	233 67	1,743 20
Exchanges for clearing house.....	28,930 15	6,848 20	35,778 35
Nickels and cents.....	1,276 27	901 35	2,177 62
Specie.....	96,573 70	48,670 05	145,243 75
U. S. and National bank notes.....	111,259 00	44,303 00	155,562 00
Redemption fund with U. S. treasurer (5% of circulation).....		1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
<b>Totals.....</b>	<b>\$4,085,029 46</b>	<b>\$1,071,279 56</b>	<b>\$5,156,309 02</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$350,000 00	\$100,000 00	\$450,000 00
Surplus fund.....	180,000 00	20,188 20	200,188 20
Undivided profits less expenses and taxes paid.....	96,436 28	33,296 57	129,732 85
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....			
Commercial deposits.....	1,213,448 98	891,639 50	2,105,088 48
Savings deposits.....	2,200,198 93		2,200,198 93
United States deposits.....			
Due to banks and bankers.....	39,945 27	1,155 29	41,100 56
Notes and bills rediscounted.....	5,000 00		5,000 00
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$4,085,029 46</b>	<b>\$1,071,279 56</b>	<b>\$5,156,309 02</b>



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## PORT HURON.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the three State and one National bank in the city of Port Huron, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 3 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,889,441 32	\$806,572 60	\$2,696,013 92
Stocks, bonds and mortgages.....	746,804 37	141,940 00	888,744 37
Overdrafts.....	7,334 79	361 04	7,695 83
U. S. bonds to secure circulation.....		150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....		15,000 00	15,000 00
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures.....	60,165 06	68,000 00	128,165 06
Other real estate.....	20,291 79		20,291 79
Due from other banks and bankers.....	74,192 82	989 06	75,181 87
Due from banks in reserve cities.....	329,079 26	298,332 37	627,411 63
Checks and other cash items.....	13,240 39	10,708 15	23,948 54
Exchanges for clearing house.....	11,909 60		11,909 60
Nicksels and cents.....	1,399 65	1,519 42	2,919 07
Specie.....	83,175 30	40,386 70	123,562 00
U. S. and National bank notes.....	61,413 00	33,944 00	95,357 00
Redemption fund with U. S. treasurer (5% of circulation).....		7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			
<b>Totals.....</b>	<b>\$3,298,447 35</b>	<b>\$1,574,253 33</b>	<b>\$4,872,700 68</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$250,000 00	\$150,000 00	\$400,000 00
Surplus fund.....	145,000 00	50,000 00	195,000 00
Undivided profits less expenses and taxes paid.....	102,362 88	31,041 70	133,404 58
National bank notes outstanding.....		147,845 00	147,845 00
Dividends unpaid.....	185 00		185 00
Commercial deposits.....	1,333,271 23	1,137,293 43	2,470,564 66
Savings deposits.....	1,424,849 18		1,424,849 18
United States deposits.....		15,000 00	15,000 00
Due to banks and bankers.....	42,779 06	43,073 20	85,852 26
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$3,298,447 35</b>	<b>\$1,574,253 33</b>	<b>\$4,872,700 68</b>

## STATE BANKING DEPARTMENT.

## ANN ARBOR.

## STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the three State and one National bank in the city of Ann Arbor, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 3 state banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,241,718 75	\$352,097 51	\$1,593,816 26
Stocks, bonds and mortgages.....	2,159,012 80	65,773 60	2,224,786 40
Overdrafts.....	5,432 34	7,576 97	13,009 31
U. S. bonds to secure circulation.....		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	21,780 00		21,780 00
Premiums paid.....	6,935 40	900 00	7,835 40
Banking house, furniture and fixtures.....	97,917 32	16,000 00	113,917 32
Other real estate.....	51,447 34		51,447 34
Due from other banks and bankers.....	33,199 24	9,808 91	43,008 15
Due from banks in reserve cities.....	337,979 82	58,204 90	396,184 72
Checks and other cash items.....	3,136 66	3,122 09	6,258 75
Exchanges for clearing house.....	4,118 07	1,012 72	5,130 79
Nickels and cents.....	1,964 80	540 85	2,505 65
Specie.....	114,881 15	22,053 45	136,934 60
U. S. and National bank notes.....	124,107 00	21,256 00	145,363 00
Redemption fund with U. S. treasurer (5% of circulation).....		1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
<b>Totals.....</b>	<b>\$4,203,630 69</b>	<b>\$584,597 00</b>	<b>\$4,788,227 69</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$150,000 00	\$100,000 00	\$250,000 00
Surplus fund.....	275,000 00	20,000 00	295,000 00
Undivided profits less expenses and taxes paid.....	69,384 00	31,228 27	100,612 27
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....	517 00	180 00	697 00
Commercial deposits.....	891,565 55	402,204 77	1,293,770 32
Savings deposits.....	2,765,712 15		2,765,712 15
United States deposits.....			
Due to banks and bankers.....	51,451 99	5,983 96	57,435 95
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$4,203,630 69</b>	<b>\$584,597 00</b>	<b>\$4,788,227 69</b>

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## MARQUETTE.

## STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the one State and two National banks in the city of Marquette, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 1 state bank.	Report of 2 national banks.	Total.
Loans and discounts.....	\$448,819 32	\$1,718,165 35	\$2,164,984 67
Stocks, bonds and mortgages.....	111,785 74	182,076 18	293,861 92
Overdrafts.....	436 60	295 62	732 22
U. S. bonds to secure circulation.....		225,000 00	225,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00
U. S. bonds on hand.....		12,500 00	12,500 00
Premiums paid.....		2,000 00	2,000 00
Banking house, furniture and fixtures.....	57,692 60	76,500 00	134,192 60
Other real estate.....	2,000 00		2,000 00
Due from other banks and bankers.....	3,040 93	98,314 15	101,355 08
Due from banks in reserve cities.....	123,410 01	180,824 02	304,234 03
Checks and other cash items.....	243 23	7,425 14	7,668 37
Exchanges for clearing house.....	3,229 62		3,229 62
Nickels and cents.....	58 00	323 38	381 38
Specie.....	23,901 80	102,589 84	126,491 64
U. S. and National bank notes.....	38,086 00	48,363 00	86,449 00
Redemption fund with U. S. treasurer (5% of circulation).....		11,250 00	11,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
<b>Totals.....</b>	<b>\$810,703 85</b>	<b>\$2,715,626 68</b>	<b>\$3,526,330 53</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$100,000 00	\$250,000 00	\$350,000 00
Surplus fund.....	10,000 00	67,000 00	77,000 00
Undivided profits less expenses and taxes paid.....	7,522 84	40,421 25	47,943 59
National bank notes outstanding.....		224,995 00	224,995 00
Dividends unpaid.....		30 00	30 00
Commercial deposits.....	409,475 10	2,047,542 90	2,457,018 00
Savings deposits.....	279,005 32		279,005 32
United States deposits.....		49,765 49	49,765 49
Due to banks and bankers.....	4,701 09	35,872 04	40,573 13
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
<b>Totals.....</b>	<b>\$810,703 85</b>	<b>\$2,715,626 68</b>	<b>\$3,526,330 53</b>

## STATE BANKING DEPARTMENT.

## ADRIAN.

## STATE BANKS.

*Abstract of the published reports of the four State banks in the city of Adrian, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 4 state banks.
Loans and discounts.....	\$1,216,391 56
Stocks, bonds and mortgages.....	1,528,994 23
Overdrafts.....	1,412 19
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	
Premiums paid.....	92 09
Banking house, furniture and fixtures.....	67,500 00
Other real estate.....	
Due from other banks and bankers.....	4,492 06
Due from banks in reserve cities.....	276,983 61
Checks and other cash items.....	1,912 06
Exchanges for clearing house.....	6,892 62
Nickels and cents.....	1,216 65
Specie.....	56,205 55
U. S. and National bank notes.....	91,870 00
Redemption fund with U. S. treasurer (5% of circulation).....	
Due from U. S. treasurer, other than 5% redemption fund.....	
<b>Total.....</b>	<b>\$3,251,912 60</b>
<b>Liabilities.</b>	
Capital stock paid in.....	\$345,000 00
Surplus fund.....	92,090 00
Undivided profits less expenses and taxes paid.....	46,098 67
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	480,511 98
Savings deposits.....	2,286,199 68
United States deposits.....	
Due to banks and bankers.....	2,132 27
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
<b>Total.....</b>	<b>\$3,251,912 60</b>

# REPORT OF THE COMMISSIONER.

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## MUSKEGON.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the one State and three National banks in the city of Muskegon, as made to the Commissioner of the Banking Department, November 9, 1906.*

Resources.	Report of 1 state bank.	Report of 3 national banks.	Total.
Loans and discounts.....	\$274,884 60	\$1,828,373 44	\$2,103,258 04
Stocks, bonds and mortgages.....	236,187 27	136,314 61	372,471 88
Overdrafts.....	740 82	20,518 34	21,258 66
U. S. bonds to secure circulation.....		75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....		15,000 00	15,000 00
U. S. bonds on hand.....			
Premiums paid.....	6,300 00	1,459 38	7,759 38
Banking house, furniture and fixtures.....	2,800 00	75,325 27	78,125 27
Other real estate.....	7,508 20	17,705 30	25,213 50
Due from other banks and bankers.....	118 95	20,391 16	20,510 11
Due from banks in reserve cities.....	39,670 02	175,839 02	215,509 04
Checks and other cash items.....	88 42	22,038 44	22,126 86
Exchanges for clearing house.....	3,004 65		3,004 65
Nickels and cents.....	573 28	2,000 51	2,573 79
Specie.....	11,291 35	110,491 60	121,782 95
U. S. and National bank notes.....	21,081 00	82,685 00	103,766 00
Redemption fund with U. S. treasurer (5% of circulation).....		3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....			
<b>Totals.....</b>	<b>\$604,218 06</b>	<b>\$2,586,902 07</b>	<b>\$3,191,120 13</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$50,000 00	\$300,000 00	\$350,000 00
Surplus fund.....	10,000 00	100,000 00	110,000 00
Undivided profits less expenses and taxes paid.....	9,384 46	83,659 53	93,043 99
National bank notes outstanding.....		74,997 50	74,997 50
Dividends unpaid.....		165 00	165 00
Commercial deposits.....	125,835 62	1,976,693 04	2,102,528 66
Savings deposits.....	408,997 98	20,887 00	429,884 98
United States deposits.....		15,000 00	15,000 00
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		15,500 00	15,500 00
<b>Totals.....</b>	<b>\$604,218 06</b>	<b>\$2,586,902 07</b>	<b>\$3,191,120 13</b>

## BENTON HARBOR.

## STATE BANKS.

*Abstract of the published reports of the two State banks in the city of Benton Harbor, as made to the Commissioner of the Banking Department, November 9, 1905.*

Resources.	Report of 2 state banks.
Loans and discounts.....	\$812,182 76
Stocks, bonds and mortgages.....	198,494 67
Overdrafts.....	2,305 77
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	14,700 00
Premiums paid.....	1,227 84
Banking house, furniture and fixtures.....	16,000 00
Other real estate.....	8,250 00
Due from other banks and bankers.....	5 81
Due from banks in reserve cities.....	754,680 02
Checks and other cash items.....	120 54
Exchanges for clearing house.....	2,705 24
Nickels and cents.....	806 33
Specie.....	44,396 45
U. S. and National bank notes.....	76,969 00
Redemption fund with U. S. treasurer (5% of circulation).....	
Due from U. S. treasurer, other than 5% redemption fund.....	
Total.....	\$1,932,844 43
Liabilities.	
Capital stock paid in.....	\$175,000 00
Surplus fund.....	68,500 00
Undivided profits less expenses and taxes paid.....	30,346 98
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	785,463 80
Savings deposits.....	706,276 04
United States deposits.....	
Due to banks and bankers.....	167,257 61
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Total.....	\$1,932,844 43

# REPORT OF THE COMMISSIONER.

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*The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.*

No.	Name of bank.	Location.	Date of examination.	Amount paid.
325	Addison State Savings Bank.....	Addison.....	Nov. 28....	\$25 00
162	Adrian State Savings Bank.....	Adrian.....	May 15....	123 30
89	The Commercial Savings Bank.....	Adrian.....	Mar. 29....	64 71
66	Lenawee County Savings Bank.....	Adrian.....	May 16....	74 75
171	Waldby & Clay's State Bank.....	Adrian.....	Mar. 27....	80 93
179	Albion State Bank.....	Albion.....	May 16....	26 31
167	Commercial and Savings Bank.....	Albion.....	May 17....	26 71
314	Allegan State Savings Bank.....	Allegan.....	Nov. 15....	26 00
323	First State Bank.....	Allegan.....	Nov. 14....	25 00
233	First State Bank of Alma.....	Alma.....	Jan. 24....	32 11
232	The Alma State Savings Bank.....	Alma.....	Jan. 23....	25 78
169	Alpena County Savings Bank.....	Alpena.....	Nov. 29....	114 97
302	Farmers' State Bank.....	Alto.....	Mar. 8....	10 00
48	Ann Arbor Savings Bank.....	Ann Arbor.....	Aug. 14....	223 58
26	Farmers' and Mechanics' Bank.....	Ann Arbor.....	June 26....	100 35
144	State Savings Bank.....	Ann Arbor.....	April 12....	88 50
228	Armada Savings Bank.....	Armada.....	July 10....	25 00
213	Athens State and Savings Bank.....	Athens.....	Jan. 23....	14 31
236	State Bank of Frank W. Hubbard & Co.....	Bad Axe.....	June 5....	28 79
237	State Savings Bank of Bad Axe.....	Bad Axe.....	June 6....	25 00
62	West Michigan Savings Bank.....	Bangor.....	June 27....	27 35
93	City Bank.....	Battle Creek.....	Jan. 3....	123 09
178	Merchants' Savings Bank.....	Battle Creek.....	Jan. 9....	67 76
63	Bay City Bank.....	Bay City.....	April 10....	207 31
43	Bay County Savings Bank.....	Bay City.....	June 14....	87 27
30	Commercial Bank.....	Bay City.....	April 12....	69 73
2	Belding Savings Bank.....	Belding.....	Jan. 11....	22 06
159	People's Savings Bank.....	Belding.....	Jan. 9....	35 46
219	Benton Harbor State Bank.....	Benton Harbor.....	June 6....	43 53
76	Farmers' and Merchants' Bank.....	Benton Harbor.....	June 28....	108 41
259	Big Rapids Savings Bank.....	Big Rapids.....	June 1....	25 00
248	Citizens' State Bank.....	Big Rapids.....	May 29....	39 46
163	Blissfield State Bank.....	Blissfield.....	June 26....	41 98
221	Jipson-Carter State Bank.....	Blissfield.....	June 27....	33 65
256	Boyne City State Bank.....	Boyne City.....	Aug. 2....	25 00
187	First State Savings Bank.....	Breckenridge.....	July 26....	25 00
312	Culver State Bank.....	Brooklyn.....	Sept. 18....	25 00
310	Farmers' State Bank.....	Brooklyn.....	Sept. 19....	25 00

## STATE BANKING DEPARTMENT.

*List of banks examined.—Continued.*

No.	Name of bank.	Location.	Date of examination.	Amount paid.
216	Brown City Savings Bank.....	Brown City.....	June 27....	\$25 00
263	Citizens' State Savings Bank.....	Brown City.....	June 28....	25 00
212	Burr Oak State Bank.....	Burr Oak.....	May 3....	25 00
313	State Bank.....	Byron.....	Sept. 12....	25 00
181	Cadillac State Bank.....	Cadillac.....	July 19....	88 95
261	People's Savings Bank.....	Cadillac.....	July 18....	28 09
291	State Bank.....	Caledonia.....	July 27....	25 00
87	Merchants and Miners' Bank.....	Calumet.....	July 31....	194 65
320	First State Bank.....	Camden.....	Oct. 23....	25 00
266	Capac Savings Bank.....	Capac.....	May 9....	25 00
303	State Savings Bank of Carleton.....	Carleton.....	Aug. 14....	25 00
287	Commercial Savings Bank.....	Caro.....	Aug. 1....	25 00
286	State Savings Bank.....	Caro.....	Aug. 2....	35 82
72	State Bank of Carson City.....	Carson City.....	Aug. 14....	25 93
284	Exchange State Bank.....	Carsonville.....	June 21....	25 00
180	State Bank of Carsonville.....	Carsonville.....	June 22....	25 00
315	Charlevoix State Savings Bank.....	Charlevoix.....	Nov. 27....	25 00
218	Eaton County Savings Bank.....	Charlotte.....	May 29....	25 00
305	Cheboygan County Savings Bank.....	Cheboygan.....	July 17....	25 00
304	Cheboygan State Savings Bank.....	Cheboygan.....	July 18....	25 00
67	Chelsea Savings Bank.....	Chelsea.....	April 27....	75 70
263	The Kempf Commercial and Savings Bank.....	Chelsea.....	Feb. 27....	47 98
235	The Cheshaning State Bank.....	Cheshaning.....	July 10....	25 00
118	Clare County Savings Bank.....	Clare.....	May 15....	25 00
267	E. Jossman State Bank.....	Clarkston.....	June 12....	25 00
104	Branch County Savings Bank.....	Coldwater.....	May 1....	62 20
292	State Bank.....	Coleman.....	July 24....	25 00
32	Farmers' State Bank.....	Concord.....	Feb. 25....	19 57
174	Commercial State Bank.....	Constantine.....	April 18....	22 57
173	First State Bank.....	Constantine.....	April 17....	25 81
231	Coopersville State Bank.....	Coopersville.....	Mar. 9....	19 58
183	Sanilac County State Bank.....	Croswell.....	June 6....	27 61
182	State Bank of Croswell.....	Croswell.....	June 6....	25 00
176	Davison State Bank.....	Davison.....	Feb. 23....	14 39
319	Citizens' State Bank.....	Decatur.....	Oct. 25....	25 00
102	First State Bank.....	Decatur.....	Mar. 1....	14 99
196	Farmers' State Bank of Deckerville.....	Deckerville.....	June 20....	25 00
195	State Bank of Deckerville.....	Deckerville.....	June 8....	25 00
210	Delray Savings Bank.....	Delray.....	Jan. 23....	39 59



# REPORT OF THE COMMISSIONER.

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## List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
301	Delton State Bank.....	Delton.....	Feb. 18....	\$10 00
78	Central Savings Bank.....	Detroit.....	Feb. 8....	93 82
82	Citizens' Savings Bank.....	Detroit.....	Mar. 27....	185 90
47	Detroit Savings Bank.....	Detroit.....	July 24....	886 49
....	Detroit Trust Company.....	Detroit.....	May 8....	336 24
....	Detroit United Bank.....	Detroit.....	Aug. 14....	81 05
9	Dime Savings Bank.....	Detroit.....	Feb. 13....	448 14
5	German-American Bank.....	Detroit.....	Jan. 24....	149 53
90	Home Savings Bank.....	Detroit.....	Feb. 27....	410 33
81	Michigan Savings Bank.....	Detroit.....	April 10....	237 14
15	Peninsular Savings Bank.....	Detroit.....	April 17....	504 80
82	People's Savings Bank.....	Detroit.....	Mar. 20....	1,123 38
7	State Savings Bank.....	Detroit.....	May 23....	1,695 86
....	Union Trust Company.....	Detroit.....	Dec. 18....	929 06
161	United States Savings Bank.....	Detroit.....	Feb. 6....	99 74
6	Wayne County Savings Bank.....	Detroit.....	April 24....	1,319 46
187	Dexter Savings Bank.....	Dexter.....	Feb. 27....	19 87
142	Monroe County Bank.....	Dundee.....	Aug. 16....	25 00
124	Shiawassee County Bank.....	Durand.....	Jan. 11....	20 00
238	State Bank of East Jordan.....	East Jordan.....	July 31....	25 00
53	Michigan State Bank.....	Eaton Rapids.....	May 31....	33 23
193	Edmore State Bank.....	Edmore.....	April 6....	10 00
129	Elk Rapids Savings Bank.....	Elk Rapids.....	Aug. 1....	25 00
209	State Savings Bank.....	Escanaba.....	Aug. 30....	25 00
295	Evart Savings Bank.....	Evart.....	May 16....	25 00
152	First State Savings Bank.....	Evart.....	May 17....	26 27
215	Old State Bank.....	Fennville.....	Mar. 16....	10 00
209	Commercial Savings Bank of Fenton.....	Fenton.....	Feb. 21....	20 00
101	Citizens' Commercial and Savings Bank.....	Flint.....	May 8....	81 67
23	Genesee County Savings Bank.....	Flint.....	Feb. 20....	123 03
165	Union Trust and Savings Bank.....	Flint.....	Aug. 1....	149 75
126	First State and Savings Bank.....	Flushing.....	Mar. 16....	23 21
223	People's State Bank.....	Flushing.....	Mar. 14....	15 75
141	State Savings Bank of Fowler.....	Fowler.....	April 6....	20 00
293	State Bank.....	Fowlerville.....	July 13....	25 00
229	Bessie County State Savings Bank.....	Frankfort.....	Aug. 14....	25 00
297	Fremont State Bank.....	Fremont.....	June 13....	25 00
153	Gaylord State Savings Bank.....	Gaylord.....	Aug. 16....	25 00
206	State Bank.....	Gladwin.....	July 5....	25 00

## STATE BANKING DEPARTMENT.

*List of banks examined.—Continued.*

No.	Name of bank.	Location.	Date of examination.	Amount paid.
249	Grand Haven State Bank.....	Grand Haven.....	May 8....	\$28 30
308	Grand Ledge State Bank.....	Grand Ledge.....	Sept. 14....	25 00
276	Commercial Savings Bank.....	Grand Rapids.....	Feb. 7....	92 26
316	City Trust and Savings Bank.....	Grand Rapids.....	Nov. 1....	29 68
61	Grand Rapids Savings Bank.....	Grand Rapids.....	May 15....	222 73
65	Kent County Savings Bank.....	Grand Rapids.....	Mar. 6....	303 27
....	Michigan Trust Company.....	Grand Rapids.....	July 5....	94 59
108	People's Savings Bank.....	Grand Rapids.....	April 1....	207 54
139	State Bank of Michigan.....	Grand Rapids.....	Feb. 13....	272 31
27	Farmers' Bank of Grass Lake.....	Grass Lake.....	Jan. 16....	23 10
263	Commercial State Savings Bank.....	Greenville.....	Jan. 25....	16 66
188	Greenville State Bank.....	Greenville.....	Jan. 12....	45 50
95	Superior Savings Bank.....	Hancock.....	Aug. 2....	92 61
....	Superior Trust Company.....	Hancock.....	Aug. 2....	25 00
326	Emmet County State Bank.....	Harbor Springs.....	Nov. 27....	25 00
254	Huron County Savings Bank.....	Harbor Beach.....	June 6....	25 00
50	Oceana County Savings Bank.....	Hart.....	June 14....	25 00
11	Hastings City Bank.....	Hastings.....	Mar. 11....	40 10
260	First State Savings Bank.....	Hilldale.....	Mar. 16....	31 80
78	Hilldale Savings Bank.....	Hilldale.....	Nov. 7....	49 69
56	First State Bank of Holland.....	Holland.....	Mar. 13....	114 46
91	Holland City State Bank.....	Holland.....	Mar. 15....	70 07
322	People's State Bank.....	Holland.....	Dec. 7....	25 00
292	Citizens' Savings Bank.....	Holly.....	Jan. 14....	10 00
106	First State and Savings Bank.....	Holly.....	Jan. 16....	34 86
255	Calhoun State Bank.....	Homer.....	Jan. 24....	14 84
109	First State and Savings Bank.....	Howell.....	Jan. 10....	20 32
140	Boies State Savings Bank.....	Hudson.....	June 26....	45 96
143	Thompson Savings Bank.....	Hudson.....	June 28....	83 99
24	Lapeer County Bank.....	Imlay City.....	May 10....	45 65
191	State Savings Bank.....	Ionia.....	July 17....	94 35
185	Commercial Bank.....	Iron Mountain.....	Aug. 8....	57 41
12	Peninsula Bank.....	Ishpeming.....	July 26....	57 84
264	Commercial State Bank.....	Ithaca.....	May 9....	25 00
150	Ithaca Savings Bank.....	Ithaca.....	May 10....	25 00
177	Jackson City Bank.....	Jackson.....	April 24....	173 03
186	Jackson State Savings Bank.....	Jackson.....	Jan. 31....	80 90
14	Union Bank.....	Jackson.....	Feb. 6....	128 26
145	Grosvenor Savings Bank.....	Jonesville.....	Jan. 25....	24 09

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## List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
147	Home Savings Bank.....	Kalamasoo.....	Feb. 8....	\$55 75
1	Kalamasoo Savings Bank.....	Kalamasoo.....	Aug. 7....	112 79
....	Kalamasoo Trust Company.....	Kalamasoo.....	Dec. 5....	22 33
257	Kalkaska County State and Savings Bank.....	Kalkaska.....	July 31....	25 00
283	Farmers and Merchants' Bank of Lake Odessa.....	Lake Odessa.....	Feb. 15....	11 55
41	Lake Odessa Savings Bank.....	Lake Odessa.....	June 7....	25 00
300	Farmers and Merchants' State Bank.....	Lakeview.....	Aug. 10....	25 00
133	Lansing State Savings Bank.....	Lansing.....	Sept. 5....	105 11
271	Lapeer Savings Bank.....	Lapeer.....	Aug. 7....	25 00
117	State Savings Bank.....	Lapeer.....	May 31....	44 40
201	State Savings Bank of Laurium.....	Laurium.....	July 31....	117 52
8	People's Bank.....	Leslie.....	Jan. 18....	16 90
184	Lexington State Bank.....	Lexington.....	June 7....	25 00
111	Lowell State Bank.....	Lowell.....	Feb. 1....	20 44
230	Ludington State Bank.....	Ludington.....	June 21....	42 40
130	Antrim County State Savings Bank.....	Mancelona.....	Aug. 1....	25 00
242	People's Bank of Manchester.....	Manchester.....	Jan. 30....	27 76
172	Union Savings Bank.....	Manchester.....	Jan. 31....	39 85
116	Manistee County Savings Bank.....	Manistee.....	Aug. 16....	106 59
21	Manistique Bank.....	Manistique.....	Aug. 31....	47 13
296	Manton State Bank.....	Manton.....	July 17....	25 00
272	Home Savings Bank.....	Marine City.....	June 19....	25 00
122	Marine Savings Bank.....	Marine City.....	June 19....	41 53
252	Commercial State Bank.....	Marlette.....	Aug. 9....	30 03
100	Marquette County Savings Bank.....	Marquette.....	July 27....	70 50
137	Commercial Savings Bank.....	Marshall.....	Jan. 16....	86 07
198	G. W. Jones' Exchange Bank.....	Marcellus.....	June 8....	27 46
22	Farmers' Bank.....	Mason.....	Jan. 12....	20 21
107	First State and Savings Bank.....	Mason.....	Jan. 10....	19 66
168	First State Bank.....	Mendon.....	Feb. 23....	16 51
285	State Bank.....	Merrill.....	May 24....	25 00
274	Farmers' State Bank.....	Middleville.....	Aug. 29....	23 57
97	Midland County Savings Bank.....	Midland.....	Aug. 7....	25 00
309	People's Savings Bank.....	Midland.....	Aug. 8....	25 00
77	Farmers and Merchants' Bank.....	Milan.....	Aug. 15....	25 11
288	Minden City State Bank.....	Minden City.....	June 7....	25 00
318	B. Dansard & Son's State Bank.....	Monroe.....	Dec. 20....	31 13
321	Monroe State Savings Bank.....	Monroe.....	Dec. 21....	25 00
202	Wakefield State Bank.....	Morenci.....	June 29....	38 09

## STATE BANKING DEPARTMENT.

*List of banks examined.—Continued.*

No.	Name of bank.	Location.	Date of examination.	Amount paid.
222	Citizens' Savings Bank.....	Mt. Clemens.....	May 4....	\$38 82
51	Mt. Clemens Savings Bank.....	Mt. Clemens.....	June 21....	111 14
158	Ullrich Savings Bank.....	Mt. Clemens.....	June 19....	71 37
170	Exchange Savings Bank.....	Mt. Pleasant.....	June 19....	28 16
277	Isabella County State Bank.....	Mt. Pleasant.....	May 8....	25 34
189	Munising State Bank.....	Munising.....	July 24....	25 00
60	Muskegon Savings Bank.....	Muskegon.....	Oct. 2....	59 74
19	Farmers and Merchants' Bank.....	Nashville.....	May 13....	28 15
311	State Savings Bank.....	Nashville.....	Sept. 11....	25 06
245	New Haven Savings Bank.....	New Haven.....	July 12....	25 06
240	Niles City Bank.....	Niles.....	Jan. 18....	17 11
36	Pioneer Bank.....	North Branch.....	Aug. 8....	28 09
145	Northville State Savings Bank.....	Northville.....	Oct. 23....	27 42
280	Onaway State Savings Bank.....	Onaway.....	Dec. 1....	25 00
190	Orion State Bank.....	Orion.....	Jan. 31....	17 43
199	State Savings Bank.....	Ovid.....	Jan. 18....	18 21
185	Citizens' Savings Bank.....	Owosso.....	Jan. 24....	44 77
112	Owosso Savings Bank.....	Owosso.....	Jan. 23....	46 46
328	Farmers' State Bank.....	Oxford.....	Dec. 18....	25 00
34	Oxford Savings Bank.....	Oxford.....	Feb. 1....	39 96
59	Paw Paw Savings Bank.....	Paw Paw.....	June 5....	25 00
247	State Savings Bank of Peck.....	Peck.....	June 20....	25 06
132	State Bank of Perry.....	Perry.....	Jan. 14....	10 95
119	First State Bank.....	Petoskey.....	July 14....	40 92
282	Citizens' State Savings Bank.....	Plainwell.....	Feb. 21....	20 42
99	Plymouth United Savings Bank.....	Plymouth.....	Jan. 9....	49 67
275	American Savings Bank.....	Pontiac.....	May 4....	30 51
146	First Commercial Bank.....	Pontiac.....	Mar. 20....	117 96
149	Oakland County Savings Bank.....	Pontiac.....	Mar. 22....	60 06
211	Pontiac Savings Bank.....	Pontiac.....	June 13....	75 80
75	Commercial Bank.....	Port Huron.....	April 5....	154 14
49	Port Huron Savings Bank.....	Port Huron.....	April 4....	40 67
98	St. Clair County Savings Bank.....	Port Huron.....	June 12....	112 89
....	The United Home Protectors' Fraternity.....	Port Huron.....	Sept. 25....	120 00
217	Quincy State Bank.....	Quincy.....	May 4....	25 00
69	State Bank of Reading.....	Reading.....	July 6....	25 00
206	Macomb County Savings Bank.....	Richmond (Lenox P. O.).....	July 11....	29 29
224	Rochester Savings Bank.....	Rochester.....	Jan. 28....	20 89
194	Romeo Savings Bank.....	Romeo.....	April 19....	50 42

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## List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
25	Bank of Saginaw.....	Saginaw.....	Aug. 1....	\$238 85
38	People's Savings Bank of East Saginaw.....	Saginaw.....	April 19....	89 42
84	Saginaw County Savings Bank.....	Saginaw.....	July 31....	82 84
44	Savings Bank of East Saginaw.....	Saginaw.....	Mar. 6....	352 82
29	Commercial and Savings Bank.....	Saint Clair.....	June 15....	34 87
39	Clinton County Savings Bank.....	Saint Johns.....	June 1....	49 44
45	State Bank of St. Johns.....	Saint Johns.....	Jan. 30....	45 09
31	Union Banking Company.....	Saint Joseph.....	June 26....	38 11
42	Commercial Savings Bank.....	Saint Louis.....	April 4....	27 32
197	Gratiot County State Bank.....	Saint Louis.....	April 1....	15 61
265	The Citizens' Bank.....	Saline.....	May 18....	30 52
231	State Bank of Sandusky.....	Sandusky.....	June 21....	25 00
200	Truman Moss State Bank.....	Sandusky.....	June 21....	25 00
225	Saranac State Bank.....	Saranac.....	July 3....	25 00
269	Central Savings Bank.....	Sault Ste. Marie.....	July 19....	28 72
54	Sault Savings Bank.....	Sault Ste. Marie.....	July 17....	92 25
251	Sebewaing State Bank.....	Sebewaing.....	June 7....	25 00
204	State Savings Bank of Scottville.....	Scottville.....	June 22....	25 00
175	Commercial State Bank.....	Shepherd.....	July 20....	25 00
148	Citizens' State Bank.....	South Haven.....	May 9....	37 94
71	First State Bank.....	South Haven.....	May 11....	45 63
306	State Savings Bank.....	South Lyon.....	Sept. 20....	25 00
278	South Range Bank.....	South Range (Baltic P. O.)....	Aug. 4....	25 00
207	Sparta State Bank.....	Sparta.....	Feb. 9....	18 52
279	State Bank.....	Standish.....	July 7....	25 00
243	State Savings Bank.....	Stanton.....	July 20....	25 00
270	Bank of Stephenson.....	Stephenson.....	Aug. 10....	25 00
134	Citizens' State Bank.....	Sturgis.....	Jan. 12....	39 27
290	Leelanau County Savings Bank.....	Sutton's Bay.....	Aug. 9....	25 00
151	Lilley State Bank.....	Tecumseh.....	May 24....	25 00
156	Tecumseh State Savings Bank.....	Tecumseh.....	May 23....	25 00
258	First State Bank.....	Tekonaha.....	July 5....	25 00
120	First State Savings Bank.....	Three Rivers.....	Feb. 23....	46 15
266	People's Savings Bank.....	Traverse City.....	Aug. 7....	29 43
138	Traverse City State Bank.....	Traverse City.....	Aug. 8....	158 85
288	State Savings Bank.....	Unionville.....	Mar. 15....	10 00
241	Bank of Vassar.....	Vassar.....	Mar. 14....	14 38
192	State Savings Bank.....	Vassar.....	Mar. 13....	24 76
317	First State Bank.....	Vicksburg.....	Dec. 6....	25 00

## STATE BANKING DEPARTMENT.

*List of banks examined.—Concluded.*

No	Name of bank.	Location.	Date of examination.	Amount paid.
284	Wayland State Bank.....	Wayland.....	Aug. 28....	\$25 00
105	Wayne Savings Bank.....	Wayne.....	Feb. 1....	41 15
96	Lumberman's State Bank.....	West Bay City.....	June 12....	46 04
17	People's Savings Bank.....	West Bay City.....	April 17....	53 91
250	Whitehall State Bank.....	Whitehall.....	June 15....	25 00
294	Farmers' Savings Bank.....	White Pigeon.....	April 19....	10 00
35	Williamston State Bank.....	Williamston.....	Jan. 17....	29 92
166	First Commercial and Savings Bank.....	Wyandotte.....	Feb. 21....	32 28
64	Wyandotte Savings Bank.....	Wyandotte.....	Feb. 28....	82 66
227	Yale State Bank.....	Yale.....	June 29....	25 00
86	Ypsilanti Savings Bank.....	Ypsilanti.....	Jan. 10....	91 97
307	State Commercial and Savings Bank.....	Zeeland.....	Sept. 23....	25 00
226	Zeeland State Bank.....	Zeeland.....	Jan. 31....	56 49

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REPORTS

OF THE

STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING  
DEPARTMENT

JANUARY 11, MARCH 14, MAY 29, AUGUST 25, AND NOVEMBER 9, 1905.

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## STATE BANKS OF MICHIGAN.

3

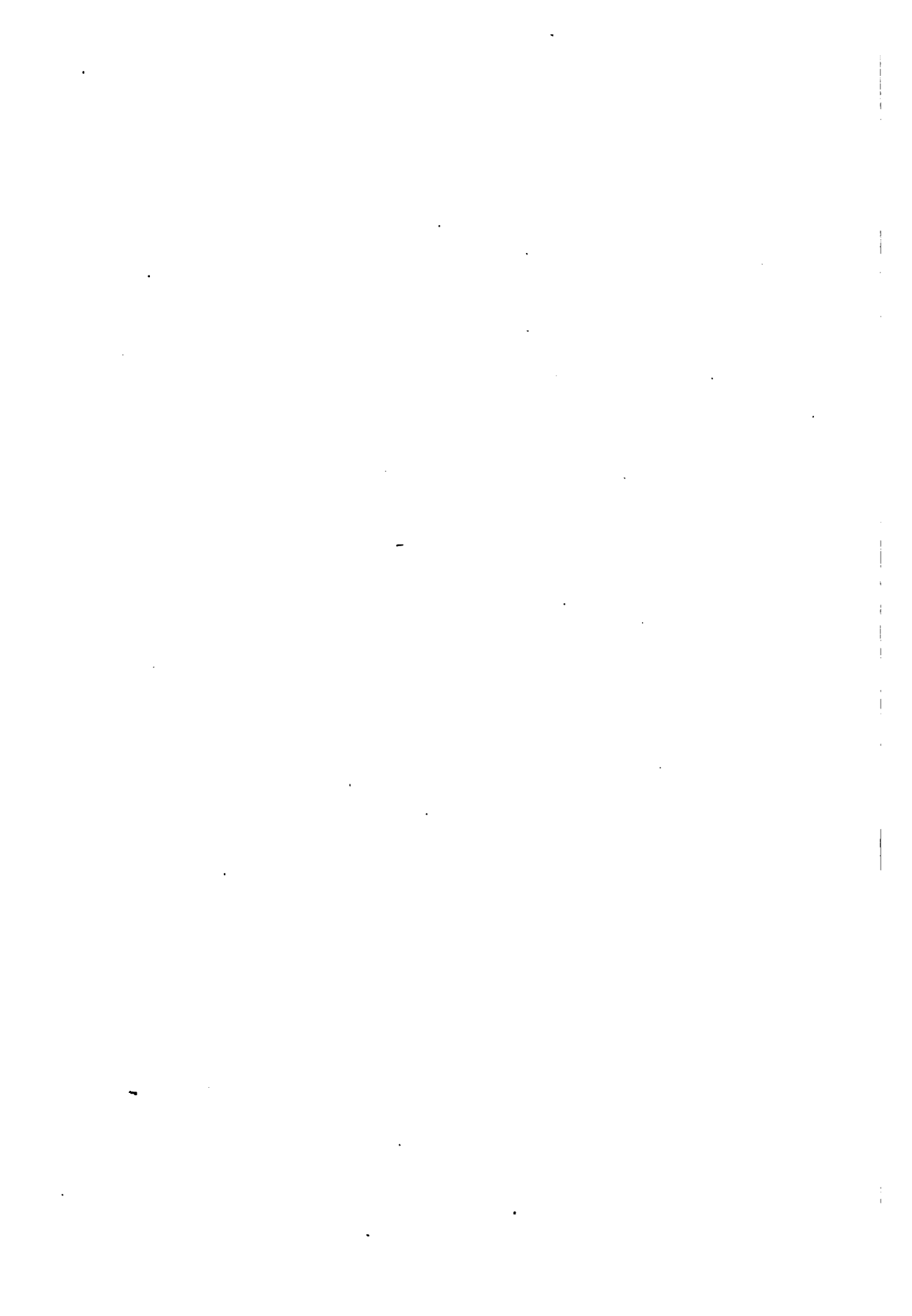
No. 325.

## THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

OREN B. BOWEN, *President*; FRED B. KLINE, *Vice President*; HENRY F. DAVIS, *Cashier*.  
 DIRECTORS.—Oren B. Bowen, Fred B. Kline, Henry F. Davis, Dwight A. Curtis, Rolland C. Rothfuss,

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$10,859 11
Bonds, mortgages and securities.....					
Accrued interest.....					50 46
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					1,000 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					25,297 24
Exchanges for clearing house.....					
U. S. and National bank currency.....					2,523 00
Gold coin.....					230 00
Silver coin.....					333 35
Nickels and cents.....					55 15
Checks, cash items and internal revenue account.....					369 90
<b>Totals.....</b>					<b>\$40,718 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....					\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					3 59
Dividends unpaid.....					
Commercial deposits subject to check.....					10,923 54
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,400 08
Savings certificates of deposit.....					8,331 00
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>					<b>\$40,718 21</b>



# STATE BANKS OF MICHIGAN.

3

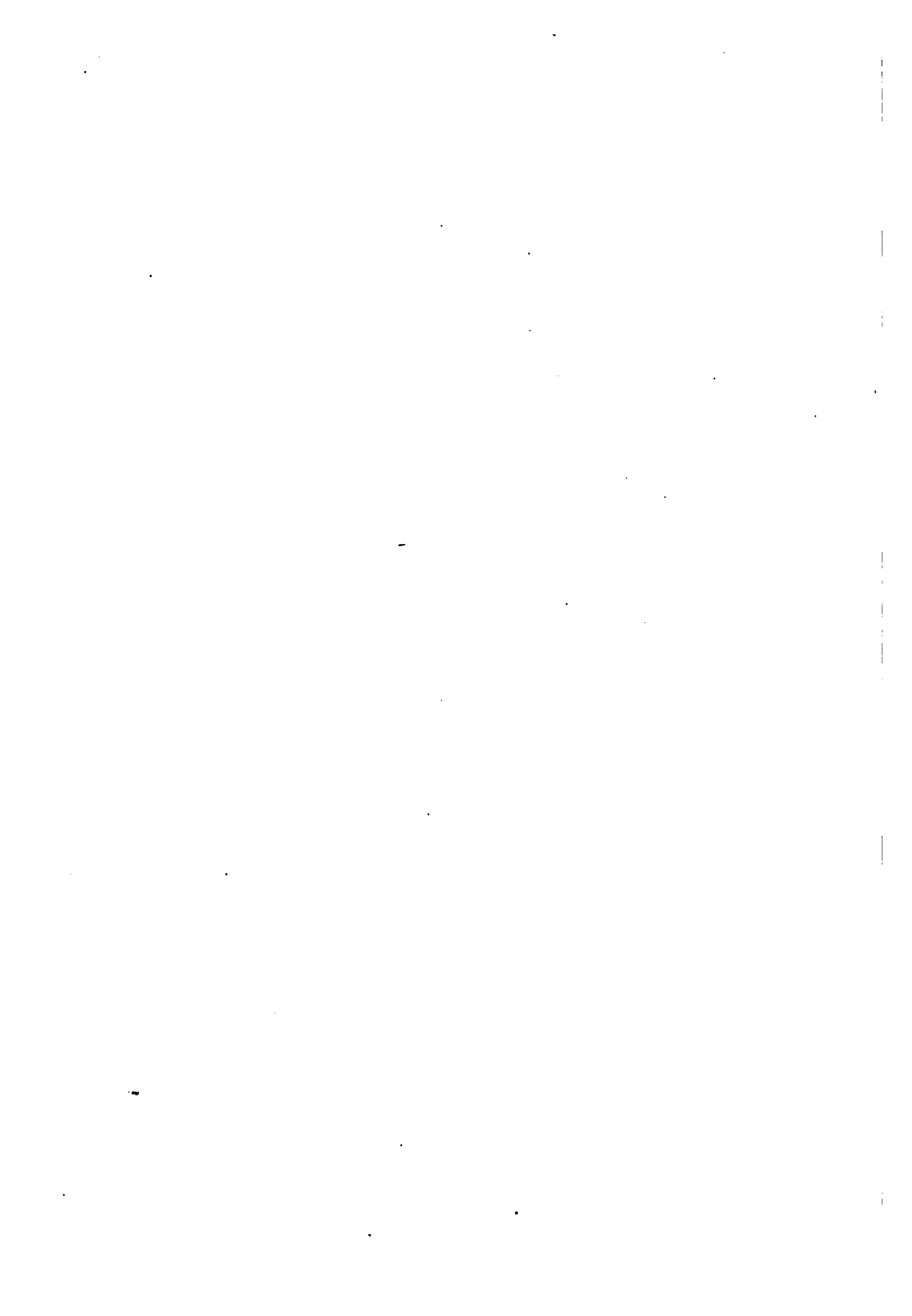
No. 325.

## THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

OREN B. BOWEN, *President*; FRED B. KLINE, *Vice President*; HENRY F. DAVIS, *Cashier*.  
DIRECTORS.—Oren B. Bowen, Fred B. Kline, Henry F. Davis, Dwight A. Curtis, Rolland C. Rothfuss,

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$10,859 11
Bonds, mortgages and securities.....					
Accrued interest.....					50 46
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					1,000 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					25,297 24
Exchanges for clearing house.....					
U. S. and National bank currency.....					2,523 00
Gold coin.....					230 00
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Nickels and cents.....					55 15
Checks, cash items and internal revenue account.....					369 90
Totals.....					\$40,718 21
Liabilities.					
Capital stock paid in.....					\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					3 59
Dividends unpaid.....					
Commercial deposits subject to check.....					10,923 54
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,400 08
Savings certificates of deposit.....					8,331 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$40,718 21



# STATE BANKS OF MICHIGAN.

3

No. 325.

## THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

OREN B. BOWEN, *President*; FRED B. KLINE, *Vice President*; HENRY F. DAVIS, *Cashier*.  
DIRECTORS.—Oren B. Bowen, Fred B. Kline, Henry F. Davis, Dwight A. Curtis, Rolland C. Rothfuss,

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$10,859 11
Bonds, mortgages and securities.....					
Accrued interest.....					50 46
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					1,000 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					25,297 24
Exchanges for clearing house.....					
U. S. and National bank currency.....					2,523 00
Gold coin.....					230 00
Silver coin.....					333 35
Nickels and cents.....					55 15
Checks, cash items and internal revenue account.....					369 90
<b>Totals.....</b>					<b>\$40,718 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....					\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					3 59
Dividends unpaid.....					
Commercial deposits subject to check.....					10,923 54
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,400 08
Savings certificates of deposit.....					8,331 00
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>					<b>\$40,718 21</b>



# STATE BANKS OF MICHIGAN.

3

No. 325.

## THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

OREN B. BOWEN, *President*; FRED B. KLINE, *Vice President*; HENRY F. DAVIS, *Cashier*.  
DIRECTORS.—Oren B. Bowen, Fred B. Kline, Henry F. Davis, Dwight A. Curtis, Rolland C. Rothfuss,

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$10,859 11
Bonds, mortgages and securities.....					
Accrued interest.....					50 48
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					1,000 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					25,297 24
Exchanges for clearing house.....					
U. S. and National bank currency.....					2,523 00
Gold coin.....					230 00
Silver coin.....					333 35
Nickels and cents.....					55 15
Checks, cash items and internal revenue account.....					369 90
Totals.....					\$40,718 21
Liabilities.					
Capital stock paid in.....					\$30,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					3 59
Dividends unpaid.....					
Commercial deposits subject to check.....					10,923 54
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,400 08
Savings certificates of deposit.....					8,331 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$40,718 21





# STATE BANKS OF MICHIGAN.

3

No. 325.

## THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

OREN B. BOWEN, *President*; FRED B. KLINE, *Vice President*; HENRY F. DAVIS, *Cashier*.  
DIRECTORS.—Oren B. Bowen, Fred B. Kline, Henry F. Davis, Dwight A. Curtis, Rolland C. Rothfuss,

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$10,859 11
Bonds, mortgages and securities.....					
Accrued interest.....					50 46
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					1,000 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					25,297 24
Exchanges for clearing house.....					
U. S. and National bank currency.....					2,523 00
Gold coin.....					230 00
Silver coin.....					333 35
Nickels and cents.....					55 15
Checks, cash items and internal revenue account.....					369 90
<b>Totals.....</b>					<b>\$40,718 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....					\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					3 59
Dividends unpaid.....					
Commercial deposits subject to check.....					10,923 54
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,400 08
Savings certificates of deposit.....					8,331 00
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>					<b>\$40,718 21</b>

## STATE BANKING DEPARTMENT.

No. 162.

## ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; GEORGE A. WILCOX, *Vice President*; B. E. TOBIAS, *Cashier*;R. H. WATTS, *Assistant Cashier*; CHARLES S. WHITNEY, *Auditor*.

DIRECTORS.—Richard A. Watts, George A. Wilcox, William E. Jewett, R. A. Kaiser, Charles G. Wesley, W. O. Hunt, B. E. Tobias, A. D. Ellis, C. S. Whitney, R. H. Watts.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$399,058 02	\$454,555 07	\$517,090 38	\$416,388 20	\$419,978 87
Bonds, mortgages and securities..	503,906 52	517,118 52	530,582 09	522,004 43	517,420 02
Premiums paid on bonds.....			871 00	956 05	
Overdrafts.....	2,498 58	116 71	846 56	513 93	1,092 71
Banking house.....				30,000 00	30,000 00
Furniture and fixtures.....	4,050 81	4,050 81	4,050 81	4,000 00	4,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		6,459 88	3,463 41	2,496 21	1,405 19
United States bonds.....					
Due from banks in reserve cities..	146,766 19	120,844 39	62,289 12	105,123 26	91,173 97
Exchanges for clearing house....	7,012 80	1,198 87	3,048 35	1,845 36	5,324 41
U. S. and National bank currency	25,327 00	27,041 00	22,575 00	11,732 00	21,912 00
Gold coin.....	26,340 00	26,125 00	25,585 00	26,085 00	27,075 00
Silver coin.....	2,647 65	1,390 45	2,831 30	2,249 85	3,230 25
Nickels and cents.....	234 29	358 22	272 58	192 44	231 55
Checks, cash items and internal revenue account.....	109 86	61 62	204 31	177 93	311 78
<b>Totals.....</b>	<b>\$1,117,949 72</b>	<b>\$1,159,320 54</b>	<b>\$1,173,708 91</b>	<b>\$1,123,764 66</b>	<b>\$1,123,155 75</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	10,074 46	17,259 85	26,078 21	20,235 90	29,001 68
Dividends unpaid.....	180 00			36 00	
Commercial deposits subject to check.....	231,187 47	254,086 53	236,638 62	199,694 23	198,147 21
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	735,137 28	745,913 45	768,881 56	750,248 37	749,444 14
Savings certificates of deposit....	41,370 51	42,060 71	42,110 52	53,500 16	46,562 72
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,117,949 72</b>	<b>\$1,159,320 54</b>	<b>\$1,173,708 91</b>	<b>\$1,123,764 66</b>	<b>\$1,123,155 75</b>

## STATE BANKS OF MICHIGAN.

5

No. 89.

## THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

ALANSON BENNETT, *President*; D. METCALF, *Vice President*; E. N. SMITH, *Cashier*.

DIRECTORS.—A. H. Wood, A. Bennett, A. M. Stephenson, D. Metcalf, E. C. Sword, R. A. Kaiser, C. G. Hart, E. L. Baker, F. E. Priddy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$223,881 51	\$237,444 03	\$248,295 90	\$281,007 62	\$295,020 53
Bonds, mortgages and securities..	308,862 29	290,407 79	285,162 94	292,903 79	258,777 83
Premiums paid on bonds.....					
Overdrafts.....	441 53	1,573 23	1,623 31	817 69	266 83
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	647 45	475 00	6,699 71	350 00	2,256 38
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	41,537 72	68,831 75	62,193 66	61,653 54	52,587 56
Exchanges for clearing house....	6,443 99	57 91	356 31	58 80	1,349 40
U. S. and National bank currency	27,548 00	22,137 00	25,230 00	22,762 00	24,681 00
Gold coin.....	6,396 00	5,046 00	7,206 00	4,185 00	4,323 00
Silver coin.....	3,777 00	3,876 00	1,479 00	2,632 75	4,285 70
Nickels and cents.....	253 78	245 38	300 03	354 02	442 90
Checks, cash items and internal revenue account.....	175 29	4 51	30 50	187 12	86 92
<b>Totals.....</b>	<b>\$634,464 56</b>	<b>\$644,598 60</b>	<b>\$653,077 39</b>	<b>\$681,411 33</b>	<b>\$658,577 55</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund.....	22,000 00	22,090 09	22,000 00	22,000 00	22,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,596 58	6,472 54	7,291 03	4,585 83	6,143 39
Dividends unpaid.....					
Commercial deposits subject to check.....	120,050 52	103,568 51	107,309 65	123,981 26	130,776 51
Commercial certificates of deposit	10,329 04	8,000 48	5,445 03	5,583 56	4,414 65
Due to banks and bankers.....					
Certified checks.....	5,000 00	96 00	100 00	100 00	
Cashier's checks outstanding.....	10 00		250 00		
Savings deposits.....	363,478 42	394,461 07	400,681 68	415,160 68	385,243 00
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$634,464 56</b>	<b>\$644,598 60</b>	<b>\$653,077 39</b>	<b>\$681,411 33</b>	<b>\$658,577 55</b>

## STATE BANKING DEPARTMENT.

No. 66.

## LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

DELOS M. BAKER, *President*; H. V. C. HART, *Vice President and Cashier*;  
CLINTON D. HARDY, *Assistant Cashier*.

DIRECTORS.—Delos M. Baker, Clinton D. Hardy, Herman V. C. Hart, Warren J. Parker,  
C. E. Weaver, H. L. Larwill, D. B. Morgan.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$199,930 12	\$183,631 36	\$196,770 55	\$195,022 23	\$171,256 86
Bonds, mortgages and securities..	416,936 02	420,777 83	443,085 68	449,896 14	443,903 87
Premiums paid on bonds.....	184 10	184 10	179 10	307 20	92 09
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Suspense.....	9 87	26 00	112 44	122 09	122 09
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					436 00
United States bonds.....					
Due from banks in reserve cities..	57,157 44	98,761 97	76,004 87	50,935 17	57,730 53
Exchanges for clearing house....	1,054 51	24 00	362 57	200 00	128 57
U S. and National bank currency..	18,235 00	16,293 00	15,316 00	14,683 00	15,587 00
Gold coin.....	11,297 50	11,335 00	11,420 00	11,467 50	11,567 50
Silver coin.....	2,055 60	993 45	2,014 75	2,106 20	3,056 00
Nickels and cents.....	490 35	414 50	350 00	310 99	348 44
Checks, cash items and internal revenue account.....	491 06	436 09	557 19	838 13	1,257 80
Totals.....	\$708,841 57	\$733,877 30	\$747,773 15	\$726,888 65	\$706,476 25
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,799 10	5,476 55	6,867 21	6,110 22	5,777 81
Dividends unpaid.....	60 00				
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....	117 00	67 58	119 43	225 25	391 70
Certified checks.....	235 47				25 00
Cashier's checks outstanding.....	3,330 53	2,298 01	523 87	635 64	676 50
Savings deposits.....	579,299 47	606,045 16	620,263 14	599,917 54	579,105 24
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$708,841 57	\$733,877 30	\$747,773 15	\$726,888 65	\$706,476 25

## STATE BANKS OF MICHIGAN.

7

No. 171.

## WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

FRANK W. CLAY, *President*; ROBERT S. MORELAND, *Vice President*; H. B. WALDBY, *Cashier*;  
GEO. N. JONES, *Assistant Cashier*.

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland,  
Wm. H. Crane, A. W. Wood, J. W. Kirk.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$344,509 44	\$345,745 22	\$321,997 57	\$273,817 55	\$330,135 30
Bonds, mortgages and securities..	292,435 00	265,460 00	304,110 00	321,743 00	306,893 00
Premiums paid on bonds.....					
Overdrafts.....	679 84		586 63	305 23	53 15
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....	716 53	518 79	151 30		394 49
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	66,892 53	131,378 74	98,463 17	110,573 43	75,441 55
Exchanges for clearing house.....	209 93	289 92	512 50		90 24
U. S. and National bank currency	28,676 00	31,015 00	33,840 00	30,782 00	29,690 00
Gold coin.....	125 00	460 00	600 00	3,080 00	285 00
Silver coin.....	1,595 75	862 50	1,163 50	2,180 00	2,393 10
Nickels and cents.....	283 26	231 42	72 13	132 16	193 76
Checks, cash items and internal revenue account.....	47 28	58 47	268 85	518 69	133 46
Totals.....	\$754,170 56	\$794,020 06	\$779,765 69	\$761,132 06	\$763,703 05
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	9,000 00	9,500 00	9,500 00	9,500 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,208 78	2,559 12	8,478 79	5,093 42	5,175 79
Dividends unpaid.....					
Commercial deposits subject to check.....	137,411 85	175,598 66	131,634 37	125,152 81	141,882 26
Commercial certificates of deposit	3,693 25	3,399 86	9,768 53	3,690 40	4,589 95
Due to banks and bankers.....	998 71	464 02	271 15	5,304 13	1,240 57
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	526,857 97	527,498 40	545,112 30	537,291 30	525,814 59
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$754,170 56	\$794,020 06	\$779,765 69	\$761,132 06	\$763,703 05

## STATE BANKING DEPARTMENT.

No. 179.

## ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; WARREN S. KESSLER, *Vice President*;  
DAVID A. GARFIELD, *Cashier*.

DIRECTORS.—Warren S. Kessler, Merritt O. Shepard, Augustus J. Gale, Seymour X. Hill, David A. Garfield, Eugene P. Robertson, Wm. H. Rodenbach, George W. Schneider, O. A. Leonard.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$161,664 38	\$156,298 90	\$166,124 81	\$154,521 32	\$165,541 28
Bonds, mortgages and securities..	65,523 33	59,623 33	63,730 00	63,530 00	71,830 00
Premiums paid on bonds.....					
Overdrafts.....	2,164 64	1,334 68	1,639 14	2,331 60	2,019 27
Banking house.....					
Furniture and fixtures.....	1,621 44	1,621 44	1,621 44	1,621 44	1,621 44
Other real estate.....	2,742 77	2,692 77	502 77		
Due from other banks and bank- ers (not reserve cities).....		19,021 70		126 18	
Items in transit.....				1,000 00	
United States bonds.....					
Due from banks in reserve cities..	29,071 79	20,200 93	12,649 55	31,984 16	18,872 36
Exchanges for clearing house....	437 75	273 49	2,542 10	44 02	290 57
U. S. and National bank currency	11,393 00	6,889 50	6,997 00	3,943 00	7,220 00
Gold coin.....	1,050 00	1,665 00	1,520 00	2,705 00	3,875 00
Silver coin.....	3,218 80	3,646 85	2,211 25	794 05	1,433 80
Nickels and cents.....	178 83	177 23	134 79	66 44	139 20
Checks, cash items and internal revenue account.....	642 23	407 14	641 90	770 83	1,144 43
<b>Totals.....</b>	<b>\$279,708 96</b>	<b>\$273,832 96</b>	<b>\$290,314 75</b>	<b>\$263,488 04</b>	<b>\$273,987 35</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,474 94	6,756 17	7,922 79	4,192 19	5,747 57
Dividends unpaid.....	315 00	55 00	15 00	15 00	
Commercial deposits subject to check.....	59,078 91	46,917 61	35,162 83	33,957 42	37,093 40
Commercial certificates of deposit	16,112 73	18,904 88	17,449 93	13,189 75	14,510 16
Due to banks and bankers.....				165 78	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	139,727 38	141,199 30	139,764 20	151,967 90	146,636 22
Savings certificates of deposit..					
Notes and bills rediscounted.....					
Bills payable.....					10,000 00
<b>Totals.....</b>	<b>\$279,708 96</b>	<b>\$273,832 96</b>	<b>\$260,314 75</b>	<b>\$263,488 04</b>	<b>\$273,987 35</b>

## STATE BANKS OF MICHIGAN.

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No. 167.

## COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; FRANK E. PALMER, *Vice President*; CHARLES G. BIGELOW, *Cashier*; B. D. BROWN, *Assistant Cashier*.

DIRECTORS.—Edward Sutton, L. J. Wolcott, Samuel Dickie, Frank E. Palmer, John G. Brown, Washington Gardner, Chas. G. Bigelow, F. E. Allen, E. R. Loud.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$109,550 47	\$103,011 45	\$88,869 82	\$97,708 74	\$102,619 91
Bonds, mortgages and securities..	105,381 99	107,631 74	116,571 74	119,404 14	121,209 14
Premiums paid on bonds.....	1,433 25	1,433 25	1,433 25	1,329 50	1,329 50
Overdrafts.....	1,504 25	1,198 91	606 62	1,497 40	197 97
Banking house.....	5,400 00	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	2,150 00	2,150 00	2,150 00	2,150 00	2,150 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	7,127 66	60 23	324 82	84 13	38 75
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	26,964 40	30,142 88	35,540 61	16,965 40	26,114 84
Exchanges for clearing house....	2,638 45	318 00	2,272 75	470 00	216 95
U. S. and National bank currency	6,092 00	3,240 00	8,205 00	5,090 00	6,700 00
Gold coin.....	7,070 00	4,790 00	6,015 00	4,245 00	4,365 00
Silver coin.....	1,387 10	898 90	1,323 40	791 25	585 20
Nickels and cents.....	241 22	78 16	214 53	33 18	96 63
Checks, cash items and internal revenue account.....	386 87	54 74	457 28	212 67	149 29
<b>Totals.....</b>	<b>\$277,327 66</b>	<b>\$260,408 26</b>	<b>\$269,384 32</b>	<b>\$255,381 41</b>	<b>\$271,173 18</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	6,125 00	6,125 00	6,125 00	6,500 00	6,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,641 53	4,300 94	5,603 03	3,476 94	4,658 24
Dividends unpaid.....					
Commercial deposits subject to check.....	57,784 94	45,026 87	50,585 00	36,426 57	46,327 87
Commercial certificates of deposit	21,441 72	22,033 43	18,674 51	18,216 99	20,400 48
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	154,334 47	147,922 02	153,396 78	155,760 91	158,286 50
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$277,327 66</b>	<b>\$260,408 26</b>	<b>\$269,384 32</b>	<b>\$255,381 41</b>	<b>\$271,173 18</b>

## STATE BANKING DEPARTMENT.

No. 314.

## ALLEGAN STATE SAVINGS BANK, ALLEGAN.

Organized May 24, 1905.

J. W. CHADDOCK, *President*; H. A. DeLANO, *Vice President*; W. H. CHADDOCK, *Cashier*.

DIRECTORS.—J. W. Chaddock, H. A. DeLano, W. H. Chaddock, Viola E. DeLano, Franc A. Chaddock.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$178,325 92	\$162,789 77
Bonds, mortgages and securities.....				63,451 00	55,855 24
Premiums paid on bonds.....					
Overdrafts.....				2,611 62	2,306 45
Expenses and interest paid.....				122 28	
Banking house.....					
Furniture and fixtures.....				1,900 00	1,900 00
Other real estate.....				100 00	100 00
Due from other banks and bank- ers (not reserve cities.....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				16,048 83	13,103 07
Exchanges for clearing house....					
U. S. and National bank currency				8,654 00	13,885 00
Gold coin.....				2,000 00	2,500 00
Silver coin.....				1,425 00	1,502 00
Nickels and cents.....				150 59	33 18
Checks, cash items and internal revenue account.....				1,061 00	1,431 00
<b>Totals.....</b>				<b>\$275,850 24</b>	<b>\$255,405 71</b>
<b>Liabilities.</b>					
Capital stock paid in.....				\$30,000 00	\$30,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					1,130 96
Dividends unpaid.....					
Commercial deposits subject to check.....				57,189 22	50,712 23
Commercial certificates of deposit				145,025 10	82,687 47
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....				4,860 04	6,936 92
Savings certificates of deposit....				38,775 38	83,938 13
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>				<b>\$275,850 24</b>	<b>\$255,405 71</b>



## STATE BANKS OF MICHIGAN.

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No. 323.

## THE FIRST STATE BANK OF ALLEGAN, ALLEGAN.

Organized May 15, 1905.

B. D. PRITCHARD, *President*; M. V. B. MCALPINE, B. B. SUTPHIN, *Vice Presidents*;  
H. D. PRITCHARD, *Cashier*.

DIRECTORS.—M. C. Sherwood, W. J. Oliver, M. V. B. McAlpine, F. H. Green, B. B. Sutphin,  
C. R. Wilkes, B. D. Pritchard.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$41,243 16
Bonds, mortgages and securities.....					14,998 25
Premiums paid on bonds.....					
Overdrafts.....					183 22
Banking house.....					5,000 00
Furniture and fixtures.....					985 00
Expenses.....					92 81
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					475 00
United States bonds.....					
Due from banks in reserve cities.....					20,858 64
Exchanges for clearing house.....					
U. S. and National bank currency.....					3,591 00
Gold coin.....					4,095 00
Silver coin.....					586 00
Nickels and cents.....					54 06
Checks, cash items and internal revenue account.....					96 14
<b>Totals.....</b>					<b>\$92,318 28</b>
<b>Liabilities.</b>					
Capital stock paid in.....					\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....					15,635 71
Commercial certificates of deposit.....					9,748 91
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,982 65
Savings certificates of deposit.....					14,951 01
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>					<b>\$92,318 28</b>

No. 232.

## ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WILLIAM A. BAHLKE, *President*; FRED R. HATHAWAY, JAMES W. ROBINSON, *Vice Presidents*;  
GEORGE W. MOORE, *Cashier*.

DIRECTORS.—Wm. A. Bahlke, F. R. Hathaway, Daniel L. Sharrar, Geo. C. Parsons, Geo. W. Moore, J. W. Robinson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts. ....	\$71,536 66	\$65,474 72	\$78,098 33	\$80,155 44	\$77,307 01
Bonds, mortgages and securities..	42,590 75	50,073 52	49,457 27	50,171 86	50,140 70
Premiums paid on bonds.....					
Overdrafts.....	442 90	588 82	567 81	728 23	236 75
Banking house.....					
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,675 00	1,675 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....	392 53				
United States bonds.....					
Due from banks in reserve cities..	30,247 94	37,259 80	12,751 18	14,739 44	25,175 68
Exchanges for clearing house....					
U. S. and National bank currency	10,325 00	8,524 00	7,828 00	5,968 00	7,555 00
Gold coin.....	572 50	602 50	547 50	700 00	540 00
Silver coin.....	1,273 95	1,430 05	2,362 65	1,144 55	1,623 35
Nickels and cents.....	93 41	109 15	74 83	86 19	55 87
Checks, cash items and internal revenue account.....	592 38	59 82	199 08	614 79	102 78
Totals.....	\$159,368 02	\$165,422 38	\$153,186 65	\$155,883 50	\$164,412 14
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,500 00	8,500 00	8,500 00	10,500 00	10,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	221 51	786 43	2,249 41	1,205 94	1,153 57
Dividends unpaid.....					
Commercial deposits subject to check.....	45,809 70	53,835 67	33,188 10	31,665 67	43,528 60
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,934 58
Savings certificates of deposit.....	76,836 81	77,300 28	79,249 14	82,511 89	77,295 39
Notes and bills rediscounted.....					
Bills payable.....			5,000 00	5,000 00	5,000 00
Totals.....	\$159,368 02	\$165,422 38	\$153,186 65	\$155,883 50	\$164,412 14

## STATE BANKS OF MICHIGAN.

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No. 233.

## FIRST STATE BANK OF ALMA, ALMA.

Organized June 15, 1901.

A. W. WRIGHT, *President*; W. S. TURCK, *Vice President*; ELY BREWBAKER, *Cashier*.

DIRECTORS.—A. W. Wright, W. S. Turck, G. S. Ward, L. A. Sharp, Ely Brewbaker.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$133,455 83	\$139,526 82	\$143,310 04	\$149,785 51	\$133,131 92
Bonds, mortgages and securities..	67,206 05	75,821 90	81,361 90	81,211 90	81,736 90
Premiums paid on bonds.....					
Overdrafts.....	104 96	211 88	103 01	1,501 45	517 26
Banking house.....					
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....			1 10		
United States bonds.....					
Due from banks in reserve cities..	68,814 19	64,082 97	52,137 25	15,344 45	34,701 36
Exchanges for clearing house....					
U. S. and National bank currency	19,761 00	14,612 00	9,800 00	8,037 00	11,670 00
Gold coin.....	1,812 50	675 00	1,190 00	710 00	1,935 00
Silver coin.....	1,869 25	1,318 95	1,759 70	2,302 00	2,056 25
Nickels and cents.....	187 20	360 35	367 15	351 62	346 93
Checks, cash items and internal revenue account.....	18 88	650 76	1,858 77	1,177 24	1,134 36
<b>Totals.....</b>	<b>\$293,730 46</b>	<b>\$297,760 63</b>	<b>\$292,388 92</b>	<b>\$260,921 17</b>	<b>\$267,729 98</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	14,000 00	14,000 00	14,000 00	16,000 00	16,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,467 99	3,051 42	4,572 57	2,744 33	3,616 40
Dividends unpaid.....	192 00				
Commercial deposits subject to check.....	90,358 50	78,996 00	80,631 58	50,468 21	67,796 29
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit.....	157,711 97	171,713 21	163,184 77	161,708 63	150,317 29
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$293,730 46</b>	<b>\$297,760 63</b>	<b>\$292,388 92</b>	<b>\$260,921 17</b>	<b>\$267,729 98</b>

## STATE BANKING DEPARTMENT.

No. 169.

## ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

PATRICK CULLIGAN, *President*; FRANK C. HOLMES, *Vice President*; W. A. PRINCE, *Cashier*.

DIRECTORS.—Patrick Culligan, Frank C. Holmes, John Nicholson, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, W. H. Davison, Will A. Prince, Herman Besser, F. L. Richardson, P. H. Hoeft, Frank W. Gilchrist, Donald McRae.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$391,948 80	\$440,332 85	\$493,620 19	\$582,267 12	\$461,639 92
Bonds, mortgages and securities..	173,891 96	172,442 99	206,287 26	188,754 64	229,101 14
Premiums paid on bonds.....					
Overdrafts.....	555 54	577 73	265 42	496 19	1,274 80
Banking house.....	10,500 00	10,500 00	10,500 00	10,500 00	34,732 24
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....		14,726 62	17,097 20	20,748 92	10,792 11
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	5,207 15	8,002 51	7,228 61	1,857 92	12,071 90
United States bonds.....					
Due from banks in reserve cities..	80,409 83	61,905 74	246,910 00	146,317 69	383,518 53
Exchanges for clearing house....	19,808 52	2,609 50	1,347 10	5,275 73	5,820 53
U. S. and National bank currency	15,112 00	18,133 09	44,757 00	82,323 00	39,541 00
Gold coin.....	9,135 00	9,100 00	9,250 00	8,692 50	10,712 50
Silver coin.....	3,987 50	2,747 75	6,522 80	4,661 75	4,529 25
Nickels and cents.....	456 39	110 28	446 46	365 35	343 73
Checks, cash items and internal revenue account.....	787 47	413 35	851 53	331 76	368 54
<b>Totals.....</b>	<b>\$714,810 16</b>	<b>\$745,202 32</b>	<b>\$1,048,083 57</b>	<b>\$1,006,692 57</b>	<b>\$1,197,451 19</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$85,000 00	\$85,000 00
Surplus fund.....	47,500 00	47,500 00	47,500 00	58,500 00	58,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	239 58	5,768 92	13,502 89	3,362 82	10,743 64
Dividends unpaid.....	640 00	35 00	25 00	165 00	15 00
Commercial deposits subject to check.....	184,345 13	222,278 33	481,552 70	224,831 40	455,158 93
Commercial certificates of deposit	2,169 50	424 40	1,539 51	85 62	139 19
Due to banks and bankers.....	15,000 00		48 00		
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	341,113 27	359,260 03	388,188 01	415,342 29	435,779 74
Savings certificates of deposit....	30,802 68	34,935 64	40,727 46	219,405 44	152,114 69
Notes and bills rediscounted.....	8,000 00				
Bills payable.....	10,000 00				
<b>Totals.....</b>	<b>\$714,810 16</b>	<b>\$745,202 32</b>	<b>\$1,048,083 57</b>	<b>\$1,006,692 57</b>	<b>\$1,197,451 19</b>

No. 302.

## THE FARMERS' STATE BANK OF ALTO, ALTO.

Organized October 18, 1904.

GEORGE E. BARTLETT, *President*; EDSON O. HARROW, JOHN Q. WATTS, *Vice Presidents*;  
FRANK E. CAMPAU, *Cashier*; C. M. CAMPAU, *Assistant Cashier*.

DIRECTORS.—George E. Bartlett, Edson O. Harrow, John Q. Watts, Volney C. Walton,  
John A. Ellis, John D. Morton, Frank E. Campau.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$5,427 21	\$16,992 02	\$24,023 78	\$26,087 94	\$29,520 79
Bonds, mortgages and securities.....		2,200 00	2,400 00	2,400 00	4,905 00
Premiums paid on bonds.....					53 07
Overdrafts.....					
Banking house.....	1,340 90	2,517 88	2,575 68	2,569 25	2,549 85
Furniture and fixtures.....	825 00	825 00	887 50	887 50	887 50
Expenses.....	56 50				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		393 59		684 80	
United States bonds.....					
Due from banks in reserve cities..	7,430 22	10,570 03	4,667 99	6,747 72	5,271 48
Exchanges for clearing house.....					
U. S. and National bank currency	3,499 00	1,419 00	3,126 00	3,328 00	5,145 00
Gold coin.....	190 00	452 50	852 50	917 50	512 50
Silver coin.....	519 75	290 90	183 00	125 10	662 05
Nickels and cents.....	30 86	33 02	28 05	38 17	64 72
Checks, cash items and internal revenue account.....	800 00				
Totals.....	\$20,119 44	\$35,693 94	\$38,744 50	\$44,285 98	\$49,571 96
Liabilities.					
Capital stock paid in.....	\$11,400 00	\$15,070 00	\$19,040 00	\$19,970 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.		89 63	478 46	664 80	1,078 72
Dividends unpaid.....					
Commercial deposits subject to check.....	4,411 25	6,228 92	7,240 66	5,019 55	5,100 60
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	1,369 62	4,978 31	5,315 11	9,602 23	13,010 95
Savings certificates of deposit.....	2,938 57	9,327 98	6,670 27	9,029 40	10,381 69
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$20,119 44	\$35,693 94	\$38,744 50	\$44,285 98	\$49,571 96

## STATE BANKING DEPARTMENT.

No. 48.

## ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.

Reorganized December 9, 1889.

CHARLES E. HISCOCK, *President*; WM. D. HARRIMAN, *Vice President*; M. J. FRITZ, *Cashier*;  
 CARL F. BRAUN, WM. L. WALZ, *Assistant Cashiers*.  
 DIRECTORS.—David Rinsey, Wm. D. Harriman, Charles H. Worden, Charles E. Hiscock, M. J. Fritz, Walter C. Mack.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$481,361 42	\$474,869 23	\$506,026 62	\$505,548 50	\$494,880 19
Bonds, mortgages and securities..	1,242,466 36	1,257,239 50	1,297,889 50	1,321,518 34	1,343,203 99
Premiums paid on bonds.....	8,045 66	7,090 66	7,090 66	6,335 40	6,335 40
Overdrafts.....	3,477 83	2,619 66	4,934 28	2,259 73	1,344 95
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	6,417 32	6,417 32	6,417 32	6,417 32	6,417 32
Other real estate.....	38,599 71	42,098 54	40,463 54	37,838 54	37,838 54
Due from other banks and bank- ers (not reserve cities).....					
Due from United States treasurer.....		2,000 00	2,500 00		3,000 00
Items in transit.....			30 00		
United States bonds.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities..	153,866 74	222,563 03	131,777 07	141,542 11	134,911 93
Exchanges for clearing house....	2,988 68	2,357 65	1,789 75	3,632 82	1,559 68
U. S. and National bank currency	89,301 00	79,145 00	81,928 00	46,861 00	69,209 00
Gold coin.....	56,620 00	56,470 00	56,207 50	57,190 00	66,640 00
Silver coin.....	5,900 00	5,000 00	5,700 00	5,200 00	7,000 00
Nickels and cents.....	103 85	140 82	151 90	180 10	1,049 69
Checks, cash items and internal revenue account.....	8,265 59	1,027 21	347 52	1,185 90	816 35
Totals.....	\$2,139,414 16	\$2,201,028 62	\$2,185,253 66	\$2,177,709 76	\$2,216,106 94
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,584 38	9,724 07	21,808 56	15,251 22	27,973 85
Dividends unpaid.....	652 00	347 00	382 00	597 00	517 00
Commercial deposits subject to check.....	300,703 02	324,149 22	273,003 99	249,837 17	291,945 70
Commercial certificates of deposit					
Due to banks and bankers.....	26,278 29	31,339 88	35,014 65	39,868 52	26,660 42
Certified checks.....	500 00	500 00	500 00	2,757 18	1,587 18
Cashier's checks outstanding.....					
Savings deposits.....	1,462,683 35	1,494,318 47	1,515,422 35	1,531,421 94	1,524,211 27
Savings certificates of deposit.....	93,013 12	90,649 98	89,122 11	87,976 73	93,211 52
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,139,414 16	\$2,201,028 62	\$2,185,253 66	\$2,177,709 76	\$2,216,106 94

## STATE BANKS OF MICHIGAN.

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No. 26.

**FARMERS' AND MECHANICS' BANK, ANN ARBOR.**

Organized October 13, 1882.

REUBEN KEMPF, *President*; W. C. STEVENS, *Vice President*; FREDERICK H. BELSER, *Cashier*;  
H. A. WILLIAMS, *Assistant Cashier*.

DIRECTORS.—Wm. C. Stevens, Ambrose Kearney, Wm. F. Breakey, D. Fred Schaller, Reuben Kempf, Junius E. Beal, G. Frank Allmendinger, Oliver M. Martin, H. G. Prettyman.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$398,992 42	\$399,861 22	\$398,221 17	\$380,751 24	\$369,379 56
Bonds, mortgages and securities..	403,791 00	409,969 00	429,156 92	371,416 06	404,175 06
Premiums paid on bonds.....	800 00	700 00	700 00	600 00	600 00
Overdrafts.....	1,965 90	2,806 33	913 71	1,343 88	3,002 69
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	8,203 00	8,203 00	13,608 80	13,608 80	13,608 80
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	2,483 74	10,634 75	2 307 65	24,041 61	24,872 30
United States bonds.....	9,780 00	9,780 00	9,780 00	9,780 00	9,780 00
Due from banks in reserve cities..	88,546 17	101,168 87	69,780 71	61,014 05	96,272 09
Exchanges for clearing house....	1,542 26	1,528 58	3,835 94	245 75	1,415 91
U. S. and National bank currency	27,819 00	17,365 00	22,525 00	10,015 00	33,069 00
Gold coin.....	24,847 50	24,650 00	28,262 50	28,370 00	15,770 00
Silver coin.....	3,251 85	2,681 00	1,479 75	2,698 50	3,248 85
Nickels and cents.....	567 65	639 98	672 38	708 68	523 33
Checks, cash items and internal revenue account.....	285 25	958 29	681 00	826 34	2,233 33
Totals.....	\$1,002,375 74	\$1,020,437 02	\$1,011,425 53	\$934,919 91	\$1,008,050 92
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	12,718 25	14,941 01	18,797 36	17,027 67	18,552 14
Dividends unpaid.....	255 00	50 00		50 00	
Commercial deposits subject to check.....	227,070 52	197,031 07	182,468 86	142,646 45	218,324 26
Commercial certificates of deposit	137,675 51	161,879 85	170,728 86	147,154 26	147,149 79
Due to banks and bankers.....	18,507 40	23,493 70	27,923 02	29,254 88	24,971 57
Certified checks.....	34 17	4,500 00	35 00		14 81
Cashier's checks outstanding.....	1,305 44	2,963 11	307 91	642 28	2,114 45
Savings deposits.....	504,909 39	514,977 68	511,164 52	428,144 37	496,923 90
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,002,375 74	\$1,020,437 02	\$1,011,425 53	\$934,919 91	\$1,008,050 92

## STATE BANKING DEPARTMENT.

No. 144.

## STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; C. J. WALZ, *Cashier*.

DIRECTORS.—John Haarer, William J. Booth, John V. Sheehan, Wm. Arnold, James H. Wade,  
John Koch, Christian Martin, N. J. Kyer, Henry S. Carhart, V. C. Vaughan,  
Eugene F. Mills, Dan F. Zimmerman.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$301,675 68	\$316,605 57	\$312,894 75	\$335,564 68	\$377,459 00
Bonds, mortgages and securities..	350,675 47	370,060 47	383,432 50	401,405 00	411,633 75
Premiums paid on bonds.....					
Overdrafts.....	288 94	596 07	208 44	904 67	484 70
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	7 000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		2,287 91			
Items in transit.....	7,517 01		6,403 69	7,843 84	5,326 94
United States bonds.....					
Due from banks in reserve cities..	76,592 32	84,366 73	81,466 69	85,256 10	106,895 90
Exchanges for clearing house....	2,564 15	1,660 26	907 69	310 26	1,142 48
U. S. and National bank currency	31,131 00	26,483 00	23,168 00	20,482 00	21,829 00
Gold coin.....	18,140 00	19,034 80	18,072 10	18,477 50	19,072 30
Silver coin.....	844 85	1,677 00	2,190 40	2,277 55	3,150 00
Nickels and cents.....	290 13	323 48	229 18	221 79	391 78
Checks, cash items and internal revenue account.....	271 06	127 00	14 37	48 27	96 98
Totals.....	\$821,990 61	\$856,242 29	\$860,987 81	\$904,791 66	\$979,472 83
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	14,820 49	16,916 91	21,144 52	19,378 79	22,853 01
Dividends unpaid.....	153 34	20 00		6 67	
Commercial deposits subject to check.....	139,929 83	156,134 07	150,942 18	176,995 58	230,429 36
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	518,628 01	530,785 27	540,640 35	556,043 67	560,148 61
Savings certificates of deposit....	73,458 94	77,386 04	73,200 76	77,366 95	91,036 85
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$821,990 61	\$856,242 29	\$860,987 81	\$904,791 66	\$979,472 83



STATE BANKS OF MICHIGAN.

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No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President*; GEORGE H. HEBBLEWHITE, *Vice President*;  
J. E. MACAULAY, *Cashier*.

DIRECTORS.—George H. Hebblewhite, John L. Preston, Frank E. Lathrop, Bert C. Preston,  
James H. McDonald.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$74,668 77	\$70,514 20	\$81,050 23	\$83,264 96	\$78,625 19
Bonds, mortgages and securities..	88,825 00	88,925 00	85,475 00	81,775 00	81,900 00
Premiums paid on bonds.....					
Overdrafts.....	125 14	20 68	52 79	13 53	2,695 53
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate. Due from other banks and bank- ers (not reserve cities.....					
Items in transit.....	2,692 77	5,221 78	2,503 45	1,117 63	3,237 50
United States bonds.....					
Due from banks in reserve cities..	15,468 92	19,824 74	15,823 49	14,184 53	16,702 44
Exchanges for clearing house.....					
U. S. and National bank currency	5,707 00	9,397 81	8,135 00	11,118 00	8,990 00
Gold coin.....	2,425 00	2,405 00	1,425 00	1,920 00	2,435 00
Silver coin.....	1,850 50	1,701 15	1,113 65	1,351 75	1,664 45
Nickels and cents.....	95 54	73 56	78 60	89 82	77 82
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$197,548 64</b>	<b>\$203,713 92</b>	<b>\$201,357 21</b>	<b>\$200,535 22</b>	<b>\$202,017 93</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,600 00	1,600 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,897 31	6,007 74	8,092 90	5,766 85	7,446 54
Dividends unpaid.....	90 00				
Commercial deposits subject to check.....	23,137 04	27,712 59	27,184 21	24,324 99	23,297 52
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	123,301 83	123,125 22	119,753 41	119,534 02	119,326 80
Savings certificates of deposit....	19,722 46	20,468 37	16,926 69	18,309 36	19,347 07
Notes and bills rediscounted.....					
Bills payable.....			3,000 00	6,000 00	6,000 00
<b>Totals.....</b>	<b>\$197,548 64</b>	<b>\$203,713 92</b>	<b>\$201,357 21</b>	<b>\$200,535 22</b>	<b>\$202,017 93</b>

No. 213.

## ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

I. E. WELLS, *President*; W. M. ALBERTSON, *Vice President*; CHAS. A. STANDIFORD, *Cashier*;  
H. G. LEWIS, *Assistant Cashier*.

DIRECTORS.—I. E. Wells, S. W. Holmes, J. F. Culp, W. M. Albertson, Chas. A. Standiford,  
A. H. Harrison, R. H. Lewis.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$75,235 46	\$75,697 18	\$74,447 05	\$68,211 25	\$64,223 06
Bonds, mortgages and securities..	37,852 00	38,602 00	38,117 00	38,017 00	37,517 09
Premiums paid on bonds.....					
Overdrafts.....	4,413 75	5,923 81	3,330 90	6,323 84	2,787 81
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,975 00	1,975 00	1,975 00	1,975 00	1,975 00
Current expense.....	12 80			76 86	
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	371 41	2,801 60	2,242 41	3,542 82	3,118 05
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	12,246 85	6,213 08	6,948 57	617 31	13,527 37
Exchanges for clearing house.....					
U. S. and National bank currency	2,415 00	2,126 00	2,016 00	467 00	2,628 00
Gold coin.....	4,250 00	3,975 00	4,290 00	2,375 00	3,035 00
Silver coin.....	1,022 10	291 00	331 50	174 40	323 55
Nickels and cents.....	73 94	59 65	47 67	46 57	40 85
Checks, cash items and internal revenue account.....	3,115 32	178 74	2,675 58	739 23	1,559 91
<b>Totals.....</b>	<b>\$145,983 63</b>	<b>\$140,843 06</b>	<b>\$139,421 68</b>	<b>\$125,566 28</b>	<b>\$133,735 60</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..		640 10	721 27		266 77
Dividends unpaid.....	570 00	150 00	150 00	200 00	200 00
Commercial deposits subject to check.....	34,338 98	27,976 98	25,179 68	22,387 57	29,645 02
Commercial certificates of deposit	91,074 65	92,075 98	93,370 73	82,978 71	83,623 81
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$145,983 63</b>	<b>\$140,843 06</b>	<b>\$139,421 68</b>	<b>\$125,566 28</b>	<b>\$133,735 60</b>

## STATE BANKS OF MICHIGAN.

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No. 236.

## STATE BANK OF FRANK W. HUBBARD &amp; CO., BAD AXE.

Organized July 10, 1901.

FRANK W. HUBBARD, *President*; JOHN RYAN, *Vice President and Cashier*;  
WILLARD VARTY, *Assistant Cashier*.DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Margaret Ryan,  
Harry H. Simpson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts .....	\$180,283 83	\$188,912 49	\$201,785 59	\$198,322 12	\$205,045 48
Bonds, mortgages and securities..	35,429 96	30,003 64	20,567 65	25,870 98	32,281 12
Premiums paid on bonds .....					
Overdrafts .....	1,122 03	2,461 60	411 15	1,523 65	2,908 10
Banking house .....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures .....	671 01	704 37	704 37	704 37	704 37
Other real estate .....	11,453 47	11,453 47	11,453 47	11,453 47	11,453 47
Due from other banks and bank- ers (not reserve cities) .....	982 12	404 40	317 24	206 27	737 82
Items in transit .....					
United States bonds .....					
Due from banks in reserve cities..	35,245 05	29,847 73	20,169 10	18,017 38	34,671 52
Exchanges for clearing house ....	9,272 51	1,479 69	3,142 94	5,888 20	2,561 56
U. S. and National bank currency	2,045 00	2,624 00	4,849 00	2,016 00	4,002 00
Gold coin .....	2 210 00	2,205 00	1,630 00	765 00	1,765 00
Silver coin .....	1,111 95	1 514 80	783 25	452 00	646 70
Nickels and cents .....	241 83	303 66	303 51	291 82	159 89
Checks, cash items and internal revenue account .....	2,101 82	646 65	523 28	491 64	3,243 26
<b>Totals .....</b>	<b>\$293,170 58</b>	<b>\$283,561 50</b>	<b>\$277,640 58</b>	<b>\$277,002 90</b>	<b>\$311,180 29</b>
<b>Liabilities.</b>					
Capital stock paid in .....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund .....	8,890 43	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,872 30	1,594 67	3,024 91	3,643 92	5 329 76
Dividends unpaid .....					
Commercial deposits subject to check .....	150,049 68	144,278 89	110,278 38	106,398 70	132,417 49
Commercial certificates of deposit	97,669 05	97,070 25			
Due to banks and bankers .....	2,689 12	617 69	433 93	1,742 39	1,444 30
Certified checks .....					
Cashier's checks outstanding .....					
Savings deposits .....					
Savings certificates of deposit .....			123,903 36	125,217 89	131,988 74
Notes and bills rediscounted .....					
Bills payable .....					
<b>Totals .....</b>	<b>\$293 170 58</b>	<b>\$283,561 50</b>	<b>\$277,640 58</b>	<b>\$277,002 90</b>	<b>\$311,180 29</b>

## STATE BANKING DEPARTMENT.

No. 237.

## STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

A. E. SLEEPER, *President*; A. L. WRIGHT, *Vice President*; JAMES BALDWIN, *Cashier*;  
JAPHETH HIND, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. L. Wright, James Baldwin, Clara Baldwin,  
Charles D. Thompson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$116,196 34	\$124,219 18	\$128,935 66	\$127,452 35	\$114,728 79
Bonds, mortgages and securities..	26,705 06	23,135 51	20,697 10	40,268 15	30,497 56
Premiums paid on bonds.....					
Overdrafts.....	106 84	68 03		35 60	72 22
Banking house.....	6,900 00	6,900 00	6,900 00	6,900 00	6,900 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00	1 100 00
Other real estate.....	887 71	887 71	1,067 12	1,084 52	1,096 35
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	610 00	205 00			215 00
United States bonds.....					
Due from banks in reserve cities..	17,268 49	32,451 67	35,931 93	18,618 83	32,017 71
Exchanges for clearing house. . .	204 62		1,000 00	457 94	306 11
U. S. and National bank currency	2,956 00	4,460 00	4,087 00	5,140 00	4,433 00
Gold coin.....	1,240 00	500 00	1,415 00	1,140 00	1,170 00
Silver coin.....	1,145 10	803 90	424 90	473 80	426 00
Nickels and cents.....	222 26	249 15	233,59	116 12	78 44
Checks, cash items and internal revenue account.....	308 93	386 58	961 75	91 68	1,833 28
<b>Totals.....</b>	<b>\$175,851 35</b>	<b>\$195,366 73</b>	<b>\$202,744 05</b>	<b>\$202,878 99</b>	<b>\$194,874 96</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses interest and taxes paid.	1,644 64	3,405 20	3,603 85	4,716 12	2,291 73
Dividends unpaid.....					
Commercial deposits subject to check.....	31,745 09	54,526 87	61,856 19	40,300 02	49,771 38
Commercial certificates of deposit	112,461 62	107,434 66	107 284 01	127,862 85	112,811 85
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$175,851 35</b>	<b>\$195,366 73</b>	<b>\$202,744 05</b>	<b>\$202,878 99</b>	<b>\$194,874 96</b>

## STATE BANKS OF MICHIGAN.

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No. 62.

## WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; ALVIN CHAPMAN, *Vice President*.

DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, J. E. Sebring, Emma C. McNitt, W. S. Charles, Wm. Chapman, Olla De Haven, Rebecca Fausnaugh.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$101,131 76	\$99,719 84	\$93,611 18	\$74,089 45	\$76,333 05
Bonds, mortgages and securities..	110,493 87	113,223 78	114,644 62	140,283 03	135,061 73
Premiums paid on bonds.....	276 88	276 98	276 88	276 88	276 83
Overdrafts.....	371 93	491 99	569 94	1,711 83	1,379 49
Banking house.....					
Furniture and fixtures.....	575 00	575 00	575 00	575 00	575 00
Other real estate.....	1,060 65	1,060 65	1,060 65	2,060 65	4,060 65
Due from other banks and bank- ers (not reserve cities).....	7,251 01	7,318 54	7,318 54	5,000 00	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	42,190 61	33,253 47	33,687 26	34,348 41	113,534 68
Exchanges for clearing house....	1,700 94	4,542 84	591 11	2,075 62	2,139 66
U. S. and National bank currency	15,340 00	11,418 00	11,523 00	10,510 00	8,886 00
Gold coin.....	4,327 00	3,993 00	3,812 00	4,812 00	2,992 00
Silver coin.....	2,189 50	1,786 10	1,852 72	1,127 72	1,162 72
Nickels and cents.....	225 49	304 24	124 03	291 41	380 34
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$287,134 64</b>	<b>\$277,963 33</b>	<b>\$299,646 93</b>	<b>\$277,162 00</b>	<b>\$346,782 15</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,00 00
Surplus fund.....	7,500 00	8,500 00	8,500 00	9,500 00	9,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,894 76	2,697 13	2,937 26	1,101 35	2,310 39
Dividends unpaid.....					
Commercial deposits subject to check.....	83,205 51	72,399 16	60,442 49	64,740 44	102,356 98
Commercial certificates of deposit	3,322 78	2,811 66	5,565 19	1,395 86	2 012 84
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	17,648 24	18,681 46	19,877 34	19,879 05	21,708 69
Savings certificates of deposit....	145,573 35	148,373 92	147,324 65	155,545 30	183,893 30
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$287,134 64</b>	<b>\$277,963 33</b>	<b>\$299,646 93</b>	<b>\$277,162 00</b>	<b>\$346,782 15</b>

## STATE BANKING DEPARTMENT.

No. 93.

## CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

CHAS. T. ALLEN, *President*; W. H. ELDRED *Vice President*; FREDERICK A. ALLWARDT, *Cashier*;  
N. Y. GREEN, *Assistant Cashier*.

DIRECTORS.—Chas. T. Allen, Willard H. Eldred, L. A. Dudley, F. R. Kingman, Robt. Binder,  
Maler Maas.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts .....	\$828,505 78	\$822,890 91	\$846,885 42	\$825,003 68	\$831,590 56
Bonds, mortgages and securities ..	220,424 33	216,816 94	242,911 94	258,754 35	294,518 35
Premiums paid on bonds.....					
Overdrafts.....	6,520 07	2,398 11	1,584 82	1,143 45	693 45
Banking house.....					
Furniture and fixtures .....	18,573 83	18,508 83	18,598 83	19,000 00	18,000 00
Interest paid.....					1,313 93
Other real estate.....	1,500 00	2,342 23	2,342 23	2,342 23	2,492 82
Due from other banks and bank ers (not reserve cities).....	1,052 89		855 65	94 46	223 16
Items in transit.....	3,631 75	3,905 05	4,066 50	3,558 89	4,504 48
United States bonds.....					
Due from banks in reserve cities..	91,010 81	160,373 79	104,326 61	124,758 28	84,099 76
Exchanges for clearing house .....					
U. S. and National bank currency	43,241 00	36,222 00	53,671 00	50,495 00	41,792 00
Gold coin.....	22,835 00	22,990 00	38,415 00	33,712 50	33,425 00
Silver coin.....	6,324 90	10,189 95	12,439 45	11,920 75	14,676 65
Nickels and cents.....	1,096 15	1,582 01	1,293 17	1,415 54	2,026 11
Checks, cash items and internal revenue account.....	1,374 77	2,257 36	4,242 28	12,223 21	8,254 20
Totals.....	\$1,246,091 28	\$1,300,477 18	\$1,331,632 90	\$1,343,422 34	\$1,337,600 48
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	65,000 00	65,000 00	65,000 00	65,000 00	65,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	8,007 88	7,865 23	2,934 72	3,676 59	
Dividends unpaid.....					
Commercial deposits subject to check.....	151,647 45	201,607 86	217,916 97	187,253 78	163,969 72
Commercial certificates of deposit	20,233 14	21,952 65	28,026 44	43,734 90	50,981 05
Due to banks and bankers.....	343 68	2,975 53	1,119 89	3,196 34	1,624 49
Certified checks.....	141 20	164 30			273 65
Cashier's checks outstanding .....					
Savings deposits.....	950,718 43	950,911 61	966,634 88	990,560 73	1,005,751 57
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,246,091 28	\$1,300,477 18	\$1,331,632 90	\$1,343,422 34	\$1,337,600 48

No. 178.

## MERCHANTS' SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

AMBROSE M. MINTY, *President*; SCOTT FIELD, *Vice President and Cashier*;  
H. A. ROWLES, *Assistant Cashier*.

DIRECTORS.—A. M. Minty, Scott Field, Frank Turner, Isaac Amberg, R. F. Hoffmaster,  
F. H. Boos.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 26.	Report of Nov. 9.
Loans and discounts.....	\$233,688 44	\$231,336 28	\$242,532 09	\$255,073 82	\$250,686 35
Bonds, mortgages and securities..	313,626 33	316,122 89	330,207 03	341,396 45	329,506 54
Premiums paid on bonds.....					
Overdrafts.....	1,159 03	107 18	349 09	1,245 06	2,269 73
Banking house.....					13,280 22
Furniture and fixtures.....					
Other real estate.....	12,000 00	12,000 00	12,000 00	12,698 50	6,711 80
Due from other banks and bank- ers (not reserve cities).....					
Items in transit .....	1,168 59	1,027 30	829 67	961 84	1,977 13
United States bonds.....					
Due from banks in reserve cities..	63,222 38	86,924 85	120,541 44	98,972 10	129,707 23
Exchanges for clearing house....					
U. S. and National bank currency	25,080 00	20,568 00	22,907 00	17,458 00	25,529 00
Gold coin.....	13,120 00	12,225 00	11,370 00	11,350 00	11,687 50
Silver coin.....	5,294 00	2,395 70	1,449 00	3,311 00	5,036 00
Nickels and cents.....	218 39	220 18	121 52	401 12	267 83
Checks, cash items and internal revenue account.....	1,222 47	2,737 65	4,072 21	311 81	629 67
<b>Totals.....</b>	<b>\$669,799 63</b>	<b>\$685,665 03</b>	<b>\$746,379 05</b>	<b>\$743,201 70</b>	<b>\$777,289 00</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	12,485 79	16,779 77	18,839 27	14,574 53	16,025 80
Dividends unpaid.....	170 00			50 00	
Commercial deposits subject to check.....	57,153 20	60,823 62	73,712 04	64,402 76	75,013 68
Commercial certificates of deposit	19,357 56	16,887 39	22,266 98	23,269 57	23,923 49
Due to banks and bankers.....	6 057 07	13,071 22	22,788 68	5,742 40	14,596 30
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	514,576 01	518,103 03	548,772 08	575,171 44	587,729 73
Savings certificates of deposits.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$669,799 63</b>	<b>\$685,665 03</b>	<b>\$746,379 05</b>	<b>\$743,201 70</b>	<b>\$777,289 00</b>

## STATE BANKING DEPARTMENT.

No. 63.

## BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

GEORGE H. YOUNG, *President*; J. WENTWORTH, *Vice President*; H. C. MOULTHROP, *Cashier*.

DIRECTORS.—George H. Young, Justin Wentworth, Alvin Peter, Fremont B. Chesbrough, George K. Wentworth, F. E. Tyler, Wm. A. Young.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$942,788 87	\$949,711 23	\$990,870 48	\$963,474 29	\$953,958 90
Bonds, mortgages and securities..	519,546 21	543,206 87	537,631 87	550,393 97	570,308 97
Premiums paid on bonds.....	14,785 24	13,203 00	13,494 00	13,701 50	13,500 00
Overdrafts.....	5,073 28	2,238 54	2,417 64	1,862 38	769 24
Banking house.....					
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....	6,000 00	5,650 00	5,650 00	5,650 00	5,650 00
Due from other banks and bank- ers (not reserve cities).....	5,043 44	1,110 70	3,890 77	428 66	2,925 43
Items in transit.....					
United States bonds.....	23,780 00	23,780 00	23,780 00	23,780 00	23,780 00
Due from banks in reserve cities..	336,807 08	315,755 72	264,074 46	355,488 61	324,230 46
Exchanges for clearing house.....	1,924 63	6,554 05	10,731 93	2,713 39	3,921 36
U. S. and Nationa' bank currency	106,191 00	77,560 00	76,681 00	73,781 00	67,631 00
Gold coin.....	42,607 50	42,190 00	54,580 00	42,025 00	42,370 00
Silver coin.....	8,832 90	6,233 05	6,671 10	10,385 60	9,510 50
Nickels and cents.....	894 43	595 49	549 82	713 16	811 94
Checks, cash items and internal revenue account.....	82 57	384 70	1,830 55	520 51	109 59
<b>Totals.....</b>	<b>\$2,021,357 15</b>	<b>\$1,995,173 35</b>	<b>\$1,999,843 62</b>	<b>\$2,051,918 07</b>	<b>\$2,026,477 39</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	15,365 19	21,458 07	18,264 11	28,908 14	16,678 22
Dividends unpaid.....	196 00				
Commercial deposits subject to check.....	289,345 35	239,463 58	228,781 95	283,614 47	280,023 33
Commercial certificates of deposit	256,973 67	255,400 43	258,573 72	249,547 77	242,071 78
Due to banks and bankers.....	18,130 29	28,215 27	44,889 06	25,596 76	57,640 39
Certified checks.....		2,788 34	1,510 46	1,911 82	502 56
Cashier's checks outstanding.....					
Savings deposits.....	1,191,346 65	1,197,847 66	1,197,824 32	1,212,339 11	1,179,561 11
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$2,021,357 15</b>	<b>\$1,995,173 35</b>	<b>\$1,999,843 62</b>	<b>\$2,051,918 07</b>	<b>\$2,026,477 39</b>



## No. 43.

## BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; H. M. GILLETT, *Vice President*; JOHN MULHOLLAND, *Treasurer*.

DIRECTORS.—Thomas Cranage, N. A. Eddy, H. M. Gillett, Gustaves Hine, Fred T. Norris, Geo. D. Jackson, John Mulholland.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$299,807 46	\$294,647 81	\$286,600 95	\$342,500 76	\$353,609 29
Bonds, mortgages and securities..	327,166 94	342,146 94	350,716 51	324,216 51	345,538 82
Premiums paid on bonds.....	3,323 55	3,323 55	3,098 55	3,261 05	3,653 75
Overdrafts.....	116 20	18 38	174 29	94 29	195 16
Banking house.....					
Furniture and fixtures.....					6,000 00
Other real estate.....	9,243 99	9,243 99	9,243 99	9,088 99	9,088 99
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities .	186,344 17	174,415 72	169,757 39	154,058 78	106,834 25
Exchanges for clearing house....	1,158 17	359 86	968 03	312 20	2,478 75
U. S. and National bank currency	35,496 00	33,199 00	35,507 00	33,389 00	35,924 00
Gold coin.....	9,540 00	9,525 00	9,410 00	10,373 00	9,410 00
Silver coin.....	1,568 30	1,879 80	906 00	727 00	1,986 00
Nickels and cents.....	210 83	275 11	255 66	98 71	58 02
Checks, cash items and internal revenue account.....					
Totals.....	\$373,965 61	\$369,034 96	\$366,638 37	\$378,120 29	\$374,777 03
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,332 04	8,762 94	14,459 37	12,555 50	15,212 81
Dividends unpaid.....	145 00				
Commercial deposits subject to check.....	118,267 31	103,535 98	82,025 25	84,261 71	102,779 91
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	611,269 42	607,613 96	603,899 46	612,953 70	599,747 81
Savings certificates of deposit.....	63,951 84	74,122 08	91,254 29	93,349 38	82,036 50
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$373,965 61	\$369,034 96	\$366,638 37	\$378,120 29	\$374,777 03

No. 30.

## THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

CHARLES R. HAWLEY, *President*; CHARLES C. WHITNEY, *Vice President*;  
JAMES R. WATROUS, *Cashier*.

DIRECTORS.—Charles C. Whitney, C. R. Hawley, Benjamin Boutell, Robert C. Bialy, John C. Weadock, J. R. Watrous, Guy H. Moulthrop, W. H. Sharp, M. J. Bialy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$434,073 52	\$440,581 40	\$171,139 91	\$473,578 35	\$557,295 77
Bonds, mortgages and securities..	56,680 00	80,055 00	92,175 00	97,990 00	104,526 00
Premiums paid on bonds.....					
Overdrafts.....	2,729 24	886 01	1,265 91	1,343 83	4,788 01
Banking house.....					
Furniture and fixtures.....	6,809 92	6,797 42	6,797 42	6,797 42	6,797 42
Other real estate.....	12,057 00	12,057 00	12,057 00	12,057 00	12,057 00
Due from other banks and bank- ers (not reserve cities).....	3,568 67	2,091 72		2,344 81	
Items in transit.....			2,061 96		1,961 50
United States bonds.....					
Due from banks in reserve cities..	51,909 68	53,520 56	33,298 70	40,459 58	43,025 11
Exchanges for clearing house....	1,921 95	1,962 52	4,838 23	428 65	1,758 46
U. S. and National bank currency	53,011 25	41,418 50	29,092 50	27,377 50	37,747 50
Gold coin.....	42,267 50	43,465 00	13,995 00	8,525 00	21,765 00
Silver coin.....	8,585 00	6,036 00	5,017 66	3,410 38	4,905 70
Nickels and cents.....	468 66	590 99	648 50	100 60	227 06
Checks, cash items and internal revenue account.....	130 40	100 53	783 17	493 00	7,476 01
Totals.....	\$674,212 79	\$689,562 65	\$673,190 96	\$674,966 12	\$804,331 44
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	8,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,114 88	7,374 14	11,401 11	14,178 74	16,467 33
Dividends unpaid.....					
Commercial deposits subject to check.....	231,705 94	231,628 70	224,395 33	181,098 16	337,082 63
Commercial certificates of deposit..	3,239 09	2,977 06	1,114 63	6,276 63	740 00
Due to banks and bankers.....		511 48			6,840 11
Certified checks.....	762 23	552 23	804 92		552 23
Cashier's checks outstanding.....			200 00	562 23	
Savings deposits.....	249,754 81	253,974 18	245,403 84	258,355 96	262,069 24
Savings certificates of deposit.....	76,635 84	82,544 77	79,871 08	74,494 40	70,579 90
Notes and bills rediscounted....					
Bills payable.....				30 000 00	
Totals.....	\$674,212 79	\$689,562 65	\$673,190 96	\$674,966 12	\$804,331 44

## STATE BANKS OF MICHIGAN.

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No. 96.

## LUMBERMAN'S STATE BANK, (WEST) BAY CITY.

Organized January 1, 1875.

JOHN M. KELTON, *President*; HENRY H. NORRINGTON, *Vice President*;  
D. M. SHAVER, *Acting Cashier*.

DIRECTORS.—John M. Kelton, S. O. Fisher, H. H. Norrington, Peter C. Smith, Adam Kolb.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$274,539 28	\$285,812 60	\$303,333 61	\$285,300 02	\$268,043 19
Bonds, mortgages and securities..	65,216 89	75,507 82	82,707 82	83,372 82	63,722 82
Premiums paid on bonds.....					
Overdrafts.....	477 94	1,703 89	118 72		369 47
Banking house.....	10,000 00	10 000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	5,378 85	5,378 25	5,378 85	5,378 85	5,378 85
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
Current expenses, interest and taxes paid.....		3,985 02			
United States bonds.....					
Due from banks in reserve cities..	43,289 95	26,275 07	27,502 11	19,119 38	12,295 96
Exchanges for clearing house.....					
U. S. and National bank currency	18,948 00	14,487 00	15,424 00	21,155 00	28,113 00
Gold coin.....	1,940 00	2,750 00	2,560 00	1,360 00	2,630 00
Silver coin.....	1,904 75	2,018 65	1,752 00	995 00	1,325 00
Nickels and cents.....	55 95	41 50	197 08	174 33	121 74
Checks, cash items and internal revenue account.....	831 48	400 00	427 09		632 00
<b>Totals.....</b>	<b>\$425,583 09</b>	<b>\$431,259 80</b>	<b>\$452,401 28</b>	<b>\$429,855 40</b>	<b>\$395,632 03</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	179 40	3,359 56	1,096 52	1,601 01	799 31
Dividends unpaid.....					
Commercial deposits subject to check.....	138,525 13	138,254 33	136,927 42	117,491 91	100,999 74
Commercial certificates of deposit	88,075 17	93,013 53	119,368 69	116,404 61	102,240 29
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	144,803 39	141,732 38	140,008 65	139,357 84	131,572 69
Savings certificates of deposit.....					
Notes and bills rediscounted.....					5,000 00
Bills payable.....					
<b>Totals.....</b>	<b>\$425,583 09</b>	<b>\$431,359 80</b>	<b>\$452,401 28</b>	<b>\$429,855 40</b>	<b>\$395,632 03</b>

No. 17.

## PEOPLE'S SAVINGS BANK, (WEST) BAY CITY.

Organized December 27, 1888.

JOHN BOURN, *President*; FRED MOHR, *Vice President*; T. R. SHAVER, *Cashier*.

DIRECTORS.—John Bourn, Curtis E. Pierce, Fred Mohr, Thos. Walsh, T. R. Shaver, Edwin T. Carrington.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$188,175 13	\$191,112 70	\$187,313 75	\$188,959 98	\$189,570 04
Bonds, mortgages and securities..	184,968 72	191,739 08	214,284 10	186,518 28	181,089 28
Premiums paid on bonds.....	506 00	475 00	1,067 90	264 32	264 32
Overdrafts.....	147 59	31 91	99 58	11 15	9 08
Taxes paid on stock.....	61 33				
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,430 00	2,430 00	2,430 00	2,430 00	2,430 00
Other real estate.....	11,612 09	9,867 57	8,534 23	10,658 26	10,527 22
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....			2,158 08	641 52	5,703 66
United States bonds.....					
Due from banks in reserve cities..	79,984 32	84,317 94	49,695 34	61,308 58	60,183 25
Exchanges for clearing house....	7,814 00	2,068 85	1,082 18	1,527 97	1,961 80
U. S. and National bank currency	22,661 00	24,161 00	22,412 00	23,048 00	21,532 00
Gold coin.....	10,535 00	6,335 00	6,780 00	4,765 00	9,565 00
Silver coin.....	1,776 15	1,714 85	1,218 05	1,530 65	991 75
Nickels and cents.....	394 64	271 86	211 76	122 91	139 11
Checks, cash items and internal revenue account.....	55 00	55 00	55 00		
<b>Totals.....</b>	<b>\$536,119 97</b>	<b>\$539,580 76</b>	<b>\$521,341 92</b>	<b>\$506,786 62</b>	<b>\$509,566 41</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,647 11	267 73	1,672 72	3,024 09	3,006 59
Dividends unpaid.....					
Commercial deposits subject to check.....	126,501 70	120,460 41	104,215 19	103,925 16	101,945 15
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....		500 00	100 00	326 93	309 16
Cashier's checks outstanding.....					
Savings deposits.....	277,345 92	287,120 19	287,169 13	291,135 06	291,697 98
Savings certificates of deposit....	72,625 24	73,732 43	70,684 88	50,875 39	55,109 53
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$536,119 97</b>	<b>\$539,580 76</b>	<b>\$521,341 92</b>	<b>\$506,786 62</b>	<b>\$509,566 41</b>

## STATE BANKS OF MICHIGAN.

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No. 2.

## BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; W. S. LAMBERTSON, *Cashier*;  
C. M. CHAPMAN, *Assistant Cashier*.

DIRECTORS.—A. N. Belding, H. J. Leonard, O. F. Webster, W. P. Hetherington, M. M. Belding,  
Jr., T. Frank Ireland, E. E. Chapple.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$148,387 71	\$134,948 34	\$140,450 61	\$135,992 84	\$138,089 59
Bonds, mortgages and securities..	26,268 71	33,208 71	33,398 71	34,945 71	33,984 71
Premiums paid on bonds.....					
Overdrafts.....	97 19	94 58	181 99	236 85	139 63
Banking house.....	7,875 67	7,875 67	7,875 67	7,875 67	7,875 67
Furniture and fixtures.....	1,805 00	1,805 00	1,805 00	1,805 00	1,805 00
Other real estate.....	800 00	800 00	800 00	800 00	800 00
Due from other banks and bank- ers (not reserve cities).....		675 00		79 32	
Items in transit.....					2,315 00
United States bonds.....					
Due from banks in reserve cities..	19,875 33	48,206 74	20,813 36	28,736 12	31,913 83
Exchanges for clearing house.....	472 32				
U. S. and National bank currency	6,872 00	6,514 00	4,163 00	2,490 00	6,518 00
Gold coin.....	7,206 00	7,291 00	7,216 00	7,328 50	7,656 00
Silver coin.....	937 20	1,359 30	1,621 45	2,074 00	1,262 65
Nickels and cents.....	122 68	112 56	118 20	152 53	143 32
Checks, cash items and internal revenue account.....	368 76	197 66	1,413 76	1,055 08	428 84
Totals.....	\$220,529 57	\$243,088 56	\$219,857 75	\$223,571 62	\$232,932 24
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	6,439 85	7,041 26	7,735 61	6,791 70	8,445 38
Dividends unpaid.....					
Commercial deposits subject to check.....	43,801 24	62,131 07	42,575 03	39,698 08	52,359 69
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	27,472 50	28,875 60	29,715 18	32,703 57	33,971 96
Savings certificates of deposit....	112,815 98	115,040 63	109,831 93	114,378 27	108,155 19
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$220,529 57	\$243,088 56	\$219,857 75	\$223,571 62	\$232,932 24

No. 159.

## PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*;  
W. L. CUSSER, *Assistant Cashier*.

DIRECTORS.—E. R. Spencer, L. L. Holmes, Brinton F. Hall, Frank R. Chase, M. A. Reed,  
Charles Eddy, Loren C. Fales, John Greenop, W. H. Locke, Geo. H. Hoppough, Frank Moon.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$203,778 26	\$194,064 92	\$191,340 93	\$207,357 77	\$199,208 07
Bonds, mortgages and securities..	85,819 53	91,140 68	90,698 60	92,562 60	97,013 60
Premiums paid on bonds.....					
Overdrafts.....	774 10	1,460 59	1,489 85	1,433 76	2,232 46
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	3,125 00	3,125 00	3,125 00	3,125 00	3,125 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,163 35	325 29	328 34		94 25
United States bonds.....					
Due from banks in reserve cities..	13,147 91	6,775 12	9,386 26	30,527 12	17,120 90
Exchanges for clearing house....	3,848 92	2,314 57	2,766 28	1,928 41	4,595 87
U. S. and National bank currency	2,795 00	4,520 00	3,900 90	2,576 00	7,345 00
Gold coin.....	7,007 00	7,897 00	4,507 00	3,847 00	3,287 00
Silver coin.....	3,487 95	1,357 45	1,804 95	1,179 20	1,658 65
Nickels and cents.....	684 00	573 39	539 82	469 31	320 51
Checks, cash items and internal revenue account.....	20 16	9 82	14 35		
Totals.....	\$333,651 83	\$321,563 83	\$317,901 38	\$353,006 17	\$344,051 31
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,582 99	3,399 85	3,400 00	2,103 09	3,832 73
Dividends unpaid.....		108 00	30 00	30 00	
Commercial deposits subject to check.....	60,543 37	43,090 60	48,401 21	111,368 63	81,629 34
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	33,062 83	35,244 04	39,272 16	36,747 91	36,218 65
Savings certificates of deposit....	192,462 64	181,311 34	168,298 01	161,156 54	160,370 59
Notes and bills rediscounted.....					
Bills payable.....		16,500 00	16,500 00		20,000 00
Totals.....	\$333,651 83	\$321,563 83	\$317,901 38	\$353,006 17	\$344,051 31

No. 219.

## BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

H. D. POOLE, *President*; G. M. VALENTINE, *Vice President*; WM. RUPP, JR., *Cashier*;  
B. F. WELLS, *Assistant Cashier*.

DIRECTORS.—I. W. Conkey, H. D. Poole, B. M. Nowlen, Geo. M. Valentine, Lewis Sutherland,  
S. L. VanCamp, Mason B. Wells, C. A. Conkey, Wm. Rupp, Jr.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$237,822 27	\$249,707 76	\$282,129 24	\$283,336 94	\$277,218 77
Bonds, mortgages and securities..	57,245 50	64,895 50	62,193 00	65,933 00	78,944 56
Premiums paid on bonds.....					
Overdrafts.....	1,664 05	750 63	225 12	1,861 86	2,087 15
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	6,450 00	6,450 00	6,450 00	6,450 00	6,450 00
Due from other banks and bank- ers (not reserve cities).....		11,751 16		3,348 90	5 81
Items in transit.....					
United States bonds.....					1,000 00
Due from banks in reserve cities..	113,838 47	68,761 53	48,464 31	98,016 84	151,351 84
Exchanges for clearing house...	3,020 32	3,542 20	4,570 80	3,321 50	2,361 68
U. S. and National bank currency	16,859 00	12,849 00	18,423 00	13,106 00	18,948 00
Gold coin.....	5,252 50	4,665 00	5,740 00	3,090 00	11,175 00
Silver coin.....	2,639 10	3,157 90	2,775 00	3,036 00	4,848 70
Nickels and cents.....	247 36	262 54	217 87	285 67	143 15
Checks, cash items and internal revenue account.....	219 00		77 98	135 03	112 55
<b>Totals.....</b>	<b>\$447,257 57</b>	<b>\$428,793 22</b>	<b>\$433,266 32</b>	<b>\$483,921 74</b>	<b>\$556,647 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	7,386 46	9,091 89	11,457 37	9,621 48	11,158 48
Dividends unpaid.....	40 00			40 00	
Commercial deposits subject to check.....	159,741 78	142,923 39	152,758 88	190,798 27	208,164 73
Commercial certificates of deposit	193,852 91	193,927 31	181,220 40	176,630 08	118,139 10
Due to banks and bankers.....	2,545 79		1,597 50	936 30	2,327 10
Certified checks.....	261 10	272 75	500 00	200 00	301 90
Cashier's checks outstanding.....					
Savings deposits.....	28,429 53	27,577 88	30,732 17	41,801 04	52,393 70
Savings certificates of deposit.....				7,894 57	108,162 20
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$447,257 57</b>	<b>\$428,793 22</b>	<b>\$433,266 32</b>	<b>\$483,921 74</b>	<b>\$556,647 21</b>

No. 76.

**FARMERS' AND MERCHANTS' BANK, BENTON HARBOR.**

Organized February 20, 1888.

**JOHN ROBINSON, President; R. M. JONES, Vice President; CHARLES FOSTER, Cashier;**  
**JAMES M. ROSE, Assistant Cashier.**

**DIRECTORS.—R. M. Jones, W. P. Robbins, O. B. Hipp, Edward J. Brant, R. H. Sherwood, John Robinson, William Stewart, A. J. Kidd, H. M. Olney, Charles Foster, Thomas L. Wilkinson.**

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$534,552 93	\$534,999 99	\$573,132 33	\$572,645 36	\$534,963 99
Bonds, mortgages and securities..	105,671 85	103,100 11	110,050 11	114,550 11	119,550 11
Premiums paid on bonds.....	1,246 84	1,246 84	1,246 84	1,227 84	1,227 94
Overdrafts.....	159 73	206 42	211 82	369 35	218 62
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	900 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real-estate.....	900 00	1,800 00	1,800 00	1,800 00	1,800 00
Due from other banks and bank- ers (not reserve cities).	67 7	8,384 58	1,309 45		
Items in transit.....					
United States bonds.....	13,700 00	13,700 00	13,700 00	13,700 00	13,700 00
Due from banks in reserve cities..	300,557 56	357,575 34	227,902 42	393,446 46	603,328 18
Exchanges for clearing house....	755 06	2,948 07	590 76	1,598 26	343 56
U. S. and National bank currency	67,811 00	48,206 00	58,853 00	55,661 00	58,021 00
Gold coin.....	26,505 00	27,985 00	28,205 00	29,910 00	23,225 00
Silver coin.....	5,204 20	3,716 40	3,016 30	6,315 45	5,147 75
Nickels and cents.....	767 57	793 61	577 25	1,029 81	663 18
Checks, cash items and internal revenue account.....	1,099 76	231 83	1,611 52	700 56	7 99
<b>Totals.....</b>	<b>\$1,134,595 47</b>	<b>\$1,118,894 19</b>	<b>\$1,036,266 80</b>	<b>\$1,206,954 20</b>	<b>\$1,376,197 22</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,378 16	13,058 42	18,433 96	11,247 06	19,188 50
Dividends unpaid.....					
Commercial deposits subject to check.....	340,966 71	357,082 21	278,702 14	378,293 85	420,074 75
Commercial certificates of deposit	32,785 88	30,003 04	28,596 87	32,931 33	37,567 35
Due to banks and bankers.....	113,808 85	90,294 80	80,828 05	142,781 89	164,930 51
Certified checks.....		807 10	2,170 00	1,330 84	1,097 56
Cashier's checks outstanding.....	1,324 35	170 35	180 63	89 50	118 41
Savings deposits.....	197,091 10	199,917 37	220,306 56	240,892 57	270,343 32
Savings certificates of deposit....	249,740 42	240,070 90	219,548 59	211,887 16	275,376 82
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,134,595 47</b>	<b>\$1,118,894 19</b>	<b>\$1,036,266 80</b>	<b>\$1,206,954 20</b>	<b>\$1,376,197 22</b>



No. 259.

## BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized May 1, 1902.

W. N. FERRIS, *President*; C. D. CARPENTER, *Vice President*; LEROY WILL, *Cashier*.

DIRECTORS.—W. N. Ferris, William Batson, C. D. Carpenter, T. H. Coughlin, E. C. Newcombe, S. J. Throp, J. J. Henderson, G. Winter, A. B. Knapp, A. K. Hanchett.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$52,813 60	\$52,439 71	\$59,393 24	\$60,490 69	\$66,593 58
Bonds, mortgages and securities..	56,395 45	56,330 95	54,120 40	52,972 85	55,049 82
Premiums paid on bonds.....					
Overdrafts.....	50 18	5 57		16 20	448 88
Banking house.....					
Furniture and fixtures.....	1,492 50	1,492 50	1,490 50	1,490 50	1,490 60
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		20 78	1,000 00		
United States bonds.....					
Due from banks in reserve cities..	28,179 90	28,723 22	16,069 29	15,235 71	24,765 12
Exchanges for clearing house....					
U. S. and National bank currency	8,177 00	5,737 00	5,743 00	5,305 00	5,186 00
Gold coin.....	1,150 00	852 50	955 00	852 50	740 00
Silver coin.....	1,162 50	755 00	994 70	923 68	683 40
Nickels and cents.....	37 42	126 32	51 13	50 39	55 06
Checks, cash items and internal revenue account.....	604 57	143 37	192 36	134 27	327 19
<b>Totals.....</b>	<b>\$150,053 12</b>	<b>\$146,627 42</b>	<b>\$139,999 62</b>	<b>\$137,461 79</b>	<b>\$155,339 55</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	574 55	1,294 30	1,557 30	1,127 93	596 47
Dividends unpaid.....	80 00				
Commercial deposits subject to check.....	29,686 01	31,203 01	29,090 67	23,352 55	34,003 95
Commercial certificates of deposit	7,173 58				
Due to banks and bankers.....		3,045 04			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	67,776 28	68,173 71	70,936 70	75,093 97	79,036 39
Savings certificates of deposit....	18,762 70	16,911 36	12,414 95	11,387 34	15,202 74
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$150,053 12</b>	<b>\$146,627 42</b>	<b>\$139,999 62</b>	<b>\$137,461 79</b>	<b>\$155,339 55</b>

## STATE BANKING DEPARTMENT.

No. 248.

## CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. W. HUDNUTT, *President*; G. A. WRIGHT, *Vice President*; D. C. MORRILL, *Cashier*;  
C. E. FULLER, *Assistant Cashier*.

DIRECTORS.—E. W. Hudnutt, Wm. Hugh, W. E. Darrah, G. F. Fairman, Jos. Barton,  
G. A. Wright, W. T. Dodge, D. C. Morrill, W. E. Bailie, F. E. Hood, C. W. Doe.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$171,771 88	\$198,111 42	\$225,788 40	\$234,969 42	\$220,618 31
Bonds, mortgages and securities..	74,743 57	70,918 06	76,665 06	77,627 06	60,652 06
Premiums paid on bonds.....	400 00	400 00	400 00	300 00	300 00
Overdrafts.....	156 58	819 31	103 39	162 86	153 96
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....	1,170 88	1,505 18	812 77	1,472 02	3,119 35
Items in transit.....					
United States bonds.....	9,120 00	9,120 00	9,120 00	9,120 00	9,000 00
Due from banks in reserve cities..	89,285 93	99,192 80	41,396 68	14,949 46	26,933 95
Exchanges for clearing house...					
U. S. and National bank currency	16,431 00	12,687 00	12,352 00	8,768 00	9,614 00
Gold coin.....	9,410 00	5,885 00	8,265 00	5,635 00	6,580 00
Silver coin.....	5,287 80	3,246 15	3,048 70	5,047 80	1,480 75
Nickels and cents.....	537 47	451 99	549 33	488 67	268 48
Checks, cash items and internal revenue account.....	1,752 40	1,046 85	402 39	1,225 13	7,050 87
Totals.....	\$389,067 51	\$413,383 76	\$398,903 72	\$369,765 42	\$355,771 73
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5 648 03	6,372 10	8,570 92	6,615 09	7,589 98
Dividends unpaid.....	280 00			28 00	
Commercial deposits subject to check.....	153,170 27	172,676 99	161,524 29	150,220 02	132,085 17
Commercial certificates of deposit	3,689 22	11,165 35	7,587 74	6,331 70	6,911 17
Due to banks and bankers.....					
Certified checks.....				450 00	
Cashier's checks outstanding....				2 79	1 80
Savings deposits.....	37,814 97	40,088 51	37,656 84	35,958 04	37,323 97
Savings certificates of deposit.....	134,965 02	129,580 81	120,063 93	116,159 78	117,859 64
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$389,067 51	\$413,383 76	\$388,903 72	\$369,765 42	\$355,771 73

No. 163.

## BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

H. B. HATHAWAY, *President*; WILLIAM ROTHFUSS, *Vice President*; CHAS. B. PHILLIPS, *Cashier*; L. H. ROTHFUSS, *Assistant Cashier*.

DIRECTORS.—Chas. B. Phillips, George F. Ford, H. B. Hathaway, Wm. Rothfuss, Geo. W. Davenport.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$174,511 19	\$185,452 53	\$195,593 21	\$200,923 71	\$205,154 01
Bonds, mortgages and securities..	97,650 78	104,700 78	95,345 78	97,175 78	100,575 78
Premiums paid on bonds .....					
Overdrafts.....	174 23	386 32	1,324 27	277 41	3,047 49
Banking house.....	5,432 65	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures.....	2,317 35	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate.....	2,075 48	2,075 48	6,785 48	6,785 48	5,485 48
Due from other banks and bank- ers (not reserve cities).....				36,903 95	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	47,724 04	56,156 96	35,527 30	28,219 38	33,529 02
Exchanges for clearing house....					
U. S. and National bank currency	10,851 00	10,137 00	12,100 00	12,126 00	11,835 00
Gold coin.....	4,075 00	3,725 00	4,375 00	5,700 00	6,950 00
Silver coin.....	881 55	484 00	706 75	1,309 15	1,154 35
Nickels and cents.....	177 92	140 18	85 60	20 72	41 18
Checks, cash items and internal revenue account.....	1,922 04	2,566 93	2,215 22	1,481 33	495 76
Totals.....	\$347,788 22	\$373,575 18	\$361,808 61	\$398,672 91	\$376,018 07
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	923 94	2,250 76	4,753 13	1,647 73	3,426 96
Dividends unpaid.....					
Commercial deposits subject to check.....	21,157 87	28,955 82	35,656 22	58,878 07	47,522 10
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	219,583 40	230,672 87	214,070 73	236,212 80	221,342 48
Savings certificates of deposit....	80,123 01	85,695 73	81,328 53	75,934 31	77,726 55
Notes and bills rediscounted...					
Bills payable.....					
Totals.....	\$347,788 22	\$373,575 18	\$361,808 61	\$398,672 91	\$376,018 07

No. 187.

## FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

JAMES R. CRAWFORD, *President*; W. O. WATSON, *Vice President*; ALF. F. CRAWFORD, *Cashier*;  
THOS. CRAWFORD, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, W. O. Watson, Lemuel Waggoner, George P. Young,  
C. Peterman, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$59,533 30	\$64,105 90	\$64,447 35	\$63,130 43	\$67,997 55
Bonds, mortgages and securities..	23,888 47	24,148 47	23,133 47	22,033 47	21,799 47
Premiums paid on bonds.....					
Overdrafts.....	729 02	538 51	525 25	633 65	63 61
Banking house.....	1,219 40	1,219 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....	8,628 98	10,932 43		1,652 88	2,302 98
Items in transit.....	502 25	68 51	8 50	4 75	64 41
United States bonds.....					
Due from banks in reserve cities..	19,409 02	11,523 86	5,795 92	5,668 85	6,973 11
Exchanges for clearing house.....					
U. S. and National bank currency	7,682 00	3,249 00	1 766 00	1,632 00	3,314 00
Gold coin.....	2,610 00	2,720 00	2,790 00	3,010 00	2,325 00
Silver coin.....	1,138 25	1,238 50	1,022 10	1,239 10	2,015 00
Nickels and cents.....	75 69	83 35	44 93	107 32	169 78
Checks, cash items and internal revenue account.....	8 92	280 14	59 60	23 24	
<b>Totals.....</b>	<b>\$126,925 30</b>	<b>\$121,608 07</b>	<b>\$102,312 52</b>	<b>\$101,855 09</b>	<b>\$109,744 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	14,000 00	14 000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	380 05	1,402 69	1,440 61	1,374 09	1,676 44
Dividends unpaid.....					
Commercial deposits subject to check.....	41,165 26	33,805 42	15,413 37	10,971 96	16,178 60
Commercial certificates of deposit	56,365 14	46,505 39	22,796 85	16,319 16	10,170 57
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	14 85	10,894 57	27,661 69	38,189 88	43,718 60
Notes and bills rediscounted....					
Bills payable.....			5,000 00	5,000 00	5,000 00
<b>Totals.....</b>	<b>\$126,925 30</b>	<b>\$121,608 07</b>	<b>\$102,312 52</b>	<b>\$101,855 09</b>	<b>\$109,744 21</b>

## STATE BANKS OF MICHIGAN.

41

No. 312.

## THE CULVER STATE BANK, BROOKLYN.

Organized May 16, 1905.

W. S. CULVER, *President*; W. F. PARKER, *Vice President*; A. E. SHEKELL, *Cashier*.

DIRECTORS.—W. S. Culver, W. F. Parker, James H. Loomis, J. W. Pierce, Merchant Kelly, W. B. Roberson, J. G. Palmer, Allen W. Dunn, Francis M. Richardson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 5.
Loans and discounts.....				\$44,930 14	\$51,748 91
Bonds, mortgages and securities.....				9,482 00	33,727 72
Premiums paid on bonds.....					
Overdrafts.....				394 64	886 27
Current expenses.....				72 23	
Banking house.....					
Furniture and fixtures.....				1,400 00	1,400 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					0.
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....				2,787 43	8,241 04
Exchanges for clearing house.....					383 53
U. S. and National bank currency.....				1,509 00	2,787 00
Gold coin.....				1,410 00	1,080 00
Silver coin.....				238 70	00 00
Nickels and cents.....				20 02	40 96
Checks, cash items and internal revenue account.....				318 44	
Totals.....				\$62,618 60	\$100,361 43
Liabilities.					
Capital stock paid in.....				\$18,450 00	\$23,150 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					337 01
Dividends unpaid.....					
Commercial deposits subject to check.....				26,505 75	39,037 25
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....				17,602 85	37,837 17
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$62,618 60	\$100,361 43

No. 310.

## THE FARMERS' STATE BANK OF BROOKLYN, BROOKLYN.

Organized April 22, 1905.

E. J. ENNIS, *President*; H. A. LADD, *Vice President*; E. F. HORNING, *Cashier*.

DIRECTORS.—E. J. Ennis, H. A. Ladd, T. D. Halladay, Jas. H. Loomis, C. L. Vaughan, Charles Atkinson, J. M. Horning, Jos. N. Townson, L. A. Watts.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$13,541 68	\$22,049 38
Bonds, mortgages and securities..				5,714 60	6,980 60
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....				791 55	841 55
Current expenses.....				344 41	427 88
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				8,712 56	16,341 69
Exchanges for clearing house....				1,875 45	
U. S. and National bank currency..				2,154 00	2,144 00
Gold coin.....				815 00	470 00
Silver coin.....				236 55	244 70
Nickels and cents.....				26 02	46 32
Checks, cash items and internal revenue account.....					3 65
Totals.....				\$33,711 82	\$49,549 72
Liabilities.					
Capital stock paid in.....				\$19,030 00	\$24,192 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					
Dividends unpaid.....					
Commercial deposits subject to check.....				4,579 29	6,315 81
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				4,028 83	6,007 91
Savings certificates of deposit.....				7,053 70	9,034 00
Notes and bills rediscounted.....					
Bills payable.....					4,000 00
Totals.....				\$33,711 82	\$49,549 72

No. 216.

## BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

J. L. BENEDICT, *President*; CHARLES NOBLE, *Vice President*; R. C. BENNETT, *Cashier*.

DIRECTORS.—J. L. Benedict, Charles Noble, Hugh McNair, D. C. Merrill, Jno. P. Niggeman, Jr., A. E. Sleeper, J. E. Campbell.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts. ....	\$87,706 67	\$95,852 79	\$96,094 77	\$101,016 93	\$91,928 64
Bonds, mortgages and securities..	12,074 94	10,231 94	12,655 94	12,655 94	12,511 94
Premiums paid on bonds.....					
Overdrafts.....	345 66	303 06	151 33	369 04	666 81
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....	779 63		190 00		
Items in transit.....				335 06	
United States bonds.....					
Due from banks in reserve cities..	24,538 80	17,059 33	20,099 85	16,302 10	19,943 32
Exchanges for clearing house....					
U. S. and National bank currency	6,201 00	3,021 00	4,679 00	4,814 00	4,989 00
Gold coin.....	3,155 00	3,450 00	3,700 00	4,100 00	4,455 00
Silver coin.....	705 40	1,014 20	474 50	215 75	598 75
Nickels and cents.....	174 29	222 53	242 83	170 84	120 94
Checks, cash items and internal revenue account .....	140 73	313 43	7 30	204 41	43 66
<b>Totals.....</b>	<b>\$140,021 92</b>	<b>\$135,668 28</b>	<b>\$142,495 52</b>	<b>\$144,385 07</b>	<b>\$139,458 06</b>
<b>Liabilities.</b>					
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	880 74	755 67	1,068 83	1,137 54	2,401 99
Dividends unpaid.....					
Commercial deposits subject to check.....	21 174 57	17,950 51	19,761 67	17,901 05	15,611 61
Commercial certificates of deposit	72,661 58	70,312 27	72,409 85	73,533 89	71,736 06
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	1,538 50	735 57	602 50	683 75	868 64
Savings deposits.....	15,266 53	16,914 26	16,207 74	16,112 84	19,839 76
Savings certificates of deposit....					
Notes and bills rediscounted.....			3,444 93	1,016 00	
Bills payable.....				5 000 00	
<b>Totals.....</b>	<b>\$140,021 92</b>	<b>\$135,668 28</b>	<b>\$142,495 52</b>	<b>\$144,385 07</b>	<b>\$139,458 06</b>

## STATE BANKING DEPARTMENT.

No. 253.

## CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

JOHN J. KEARNS, *President*; HUGH J. MCPHEE, *Vice President*; JOHN MORRIS, *Cashier*;  
H. MCLEOD, *Assistant Cashier*.

DIRECTORS.—John J. Kearns, Hugh J. McPhee, L. H. Howse, John W. Weed, Daniel Webster,  
Harvey Tappan.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$70,546 71	\$76,896 95	\$79,619 47	\$76,221 96	\$75,198 10
Bonds, mortgages and securities..	49,430 74	48,899 55	47,554 55	46,615 73	47,251 55
Premiums paid on bonds.....					
Overdrafts.....	36 69	71 06	74 83	40 50	8 44
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,850 00	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	2,739 38	2,584 53	550 00	4,405 14	
United States bonds.....					
Due from banks in reserve cities..	22,138 70	11,242 61	12,851 30	15,079 71	18,058 41
Exchanges for clearing house....	115 82	12 62	62 45	42 18	102 67
U. S. and National bank currency	4,672 00	4,265 00	4,227 00	3,067 00	8,089 00
Gold coin.....	2,945 00	2,900 00	2,920 00	3,110 00	3,005 00
Silver coin.....	1,286 05	898 10	351 35	635 05	822 75
Nickels and cents.....	141 55	171 39	177 73	154 70	261 35
Checks, cash items and internal revenue account.....	7 00		57 50	3 98	
<b>Totals.....</b>	<b>\$180,909 64</b>	<b>\$154,791 81</b>	<b>\$155,296 18</b>	<b>\$156,245 95</b>	<b>\$159,647 27</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,165 70	1,294 39	1,149 05	245 60	1,331 38
Dividends unpaid.....					
Commercial deposits subject to check.....	16,808 79	13,050 01	14,360 29	10,900 16	12,499 34
Commercial certificates of deposit	939 73	989 73	939 73	900 00	900 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....	783 16	72 79	794 88	948 92	1,159 83
Savings deposits.....	47,713 42	48,380 34	48,574 85	53,864 10	55,352 55
Savings certificates of deposit....	64,448 84	64,004 55	62,427 38	62,387 17	61,404 17
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$180,909 64</b>	<b>\$154,791 81</b>	<b>\$155,296 18</b>	<b>\$156,245 95</b>	<b>\$159,647 27</b>



No. 212.

## THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

HENRY P. MOWRY, *President*; JOHN B. KEESLAR, *Vice President*; H. C. KAAS, *Cashier*.

DIRECTORS.—Henry P. Mowry, J. B. Keeslar, J. S. Sheneman, C. J. Holmes, Marshall F. Smith, Wm. Mallow, J. E. Watson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$26,366 30	\$25,513 20	\$24,761 94	\$23,544 58	\$26,055 76
Bonds, mortgages and securities..	51,883 00	47,283 00	46,738 00	48,318 00	49,353 00
Premiums paid on bonds.....	170 00	170 00	170 00	170 00	195 40
Overdrafts.....	143 31	549 42	369 56	728 19	1,839 59
Banking house.....	1,727 10	727 10	727 10	1,727 10	1,927 10
Furniture and fixtures.....	1,383 10	1,183 10	1,183 10	1,183 10	1,483 10
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....	500 00	500 00	500 00	500 00	500 00
Due from banks in reserve cities..	16,451 53	19,543 66	30,835 10	25,717 06	30,223 74
Exchanges for clearing house.....					
U. S. and National bank currency	3,286 00	3,763 00	3,396 00	2,008 00	5,533 00
Gold coin.....	1,040 00	1,040 00	1,030 00	1,125 00	1,155 00
Silver coin.....	780 50	457 50	422 05	665 00	487 65
Nickels and cents.....	24 00	32 96	65 61	20 30	66 87
Checks, cash items and internal revenue account.....	139 23	97 20	174 50	4 30	218 19
<b>Totals.....</b>	<b>\$103,894 07</b>	<b>\$100,860 14</b>	<b>\$110,372 96</b>	<b>\$105,710 63</b>	<b>\$119,038 40</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,100 00	1,100 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,287 08	1,427 88	2,126 64	1,491 79	1,959 12
Dividends unpaid.....	227 00	41 00	30 00	186 00	66 00
Commercial deposits subject to check.....	17,490 71	14,786 65	16,015 72	10,718 10	15,967 16
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit..	68,889 28	68,604 61	76,200 60	77,214 74	84,946 12
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$103,894 07</b>	<b>\$100,860 14</b>	<b>\$110,372 96</b>	<b>\$105,710 63</b>	<b>\$119,038 40</b>

## STATE BANKING DEPARTMENT.

No. 313.

## STATE BANK OF BYRON, BYRON.

Organized June 7, 1905.

LUTHER C. KANOUSE, *President*; WILLIAM HARPER, *Vice President*;  
F. WM. NOTHNAGEL, *Cashier*.

DIRECTORS.—L. C. Kanouse, W. F. Close, C. A. Fritz, W. B. Schad, John Graham, Orlando Lee, Fred J. Northway, Luther Loucks, Wm. Harper.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$13,104 68	\$30,200 15
Bonds, mortgages and securities..				13,340 00	12,964 60
Premiums paid on bonds.....					
Overdrafts.....				2 41	1,624 14
Banking house.....				2,000 00	2,000 00
Furniture and fixtures.....				1,000 00	1,300 00
Expenses, etc.....				149 94	24 06
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....				182 24	
Items in transit.....				19 50	
United States bonds.....					
Due from banks in reserve cities..				21,339 23	7,910 22
Exchanges for clearing house...					
U. S. and National bank currency				2,860 00	4,878 00
Gold coin.....				435 00	1,150 00
Silver coin.....				676 20	1,005 25
Nickels and cents.....				70 60	62 85
Checks, cash items and internal revenue account.....					
Totals.....				\$55,188 80	\$63,128 27
Liabilities.					
Capital stock paid in.....				\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....				7,845 24	6,489 44
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit...				27,343 56	36,638 83
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$55,188 80	\$63,128 27

## STATE BANKS OF MICHIGAN,

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No. 181.

## CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

FRANK J. COBBS, *President*; SOLOMON W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.

DIRECTORS.—S. W. Kramer, W. W. Mitchell, Frank J. Cobbs, Delos F. Diggins, Joseph Murphy, Fred L. Reed, Geo. F. Williams.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$442,659 33	\$491,340 93	\$445,464 29	\$442,792 27	\$469,750 05
Bonds, mortgages and securities..	189,753 15	179,086 52	172,811 15	197,507 80	202,062 14
Premiums paid on bonds.....					
Overdrafts.....	573 98	2,313 76	1,684 19	592 31	1,701 41
Banking house.....	21,239 31	21,239 31	21,239 31	21,000 00	21,000 00
Furniture and fixtures.....	2,173 87	2,173 87	2,173 87	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	4,620 00	6,027 75	1,149 75	1,826 52	11,876 47
United States bonds.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Due from banks in reserve cities..	38,526 88	66,521 08	132,029 32	146,284 40	106,300 69
Exchanges for clearing house....					
U. S. and National bank currency	4,780 00	8,749 00	10,014 00	13,019 00	22,449 00
Gold coin.....	23,405 00	26,715 00	30,920 00	31,425 00	38,755 00
Silver coin.....	3,947 85	1,032 75	4,115 60	3,859 25	2,930 90
Nickels and cents.....	490 62	535 04	431 63	334 47	560 71
Checks, cash items and internal revenue account.....	1,298 87	467 02	1,762 72	515 81	1,289 91
Totals.....	\$753,468 86	\$826,202 03	\$843,795 83	\$881,156 83	\$900,676 28
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	730 47	4,600 33	8,722 18	2,913 75	6,698 67
Dividends unpaid.....	402 00	90 00		3,030 00	
Commercial deposits subject to check.....	209,294 93	238,016 71	262,736 83	305,841 07	297,839 41
Commercial certificates of deposit	4,413 87	3,747 97	3,091 97	2,831 25	2,831 25
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	163,092 81	166,610 43	177,727 41	183,433 71	175,463 11
Savings certificates of deposit.....	275,534 78	313,136 59	291,517 44	283,107 05	317,843 84
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$753,468 86	\$826,202 03	\$843,795 83	\$881,156 83	\$900,676 28

## STATE BANKING DEPARTMENT.

No. 261.

## PEOPLE'S SAVINGS BANK OF CADILLAC, MICHIGAN, CADILLAC.

Organized June 17, 1902,

E. J. HAYNES, *President*; CHARLES H. DRURY, *Vice President*; GEORGE CHAPMAN, *Cashier*.

DIRECTORS.—George Chapman, Henry Ballou, Samuel H. Merritt, Orange Webster, James English, Charles H. Drury, Elbert J. Haynes, John P. Wilcox, James Mather.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$112,430 36	\$120,513 97	\$129,351 58	\$132,037 20	\$140,201 73
Bonds, mortgages and securities..	90,139 29	88,131 92	91,915 06	90,856 93	101,723 94
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....	2,357 61	2,130 00	2,130 00	2,130 00	2,230 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					425 05
United States bonds.....					
Due from banks in reserve cities..	9,307 82	51,898 34	27,124 51	33,056 70	39,999 48
Exchanges for clearing house....	134 64				1,737 72
U. S. and National bank currency	12,115 00	8,906 00	10,010 00	10,819 00	12,906 00
Gold coin.....	5,540 00	9,255 00	9,285 00	10,470 00	8,060 00
Silver coin.....	2,353 65	2,069 00	1,642 70	2,783 30	1,538 90
Nickels and cents.....	136 13	112 27	240 23	91 00	74 94
Checks, cash items and internal revenue account.....		852 12	229 07	624 22	
<b>Totals.....</b>	<b>\$234,514 50</b>	<b>\$284,438 62</b>	<b>\$271,928 15</b>	<b>\$282,868 35</b>	<b>\$308,897 76</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7 000 00	10,000 00	10,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,637 89	1,031 19	2,139 33	308 94	1,513 95
Dividends unpaid.....					
Commercial deposits subject to check.....	91,136 28	139,674 99	108,031 32	109,889 79	133,672 70
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	31,058 77	29,966 50	34,414 49	40,505 68	41,575 93
Savings certificates of deposit....	50,681 56	53,765 94	67,343 01	67,163 94	67,135 18
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$234,514 50</b>	<b>\$284,438 62</b>	<b>\$271,928 15</b>	<b>\$282,868 35</b>	<b>\$308,897 76</b>

## STATE BANKS OF MICHIGAN.

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No. 291.

## THE STATE BANK OF CALEDONIA, CALEDONIA, MICHIGAN.

Organized June 11, 1904.

CHARLES RICE, *President*; FRANK E. CAMPAU, JOHN T. SMITH, *Vice Presidents*;  
ELMER B. HALE, *Cashier*.

DIRECTORS.—Charles Rice, Isaac G. Wenger, George W. Pickett, John D. Morton, John T. Smith, Frank E. Campau, John R. Proctor.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$39,217 51	\$40,870 30	\$54,426 77	\$56,323 81	\$54,432 91
Bonds, mortgages and securities..	22,463 50	23,913 50	35,425 00	33,975 00	37,611 85
Premiums paid on bonds.....	284 85	113 91			
Overdrafts.....	10 19	125 53	2 72		49 67
Banking house.....					
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	17,730 40	10,695 29	10,553 51	9,522 79	10,619 16
Exchanges for clearing house...					
U. S. and National bank currency	3,108 00	2,720 00	2,332 00	3,992 00	5,237 00
Gold coin.....	555 00	535 00	840 00	345 00	1,040 00
Silver coin.....	903 10	1,001 00	646 50	849 20	1,033 10
Nickels and cents.....	23 84	31 23	53 73	43 59	33 90
Checks, cash items and internal revenue account.....	42 71		62 63	43 30	19 95
Totals.....	\$84,739 10	\$86,505 81	\$104,845 86	\$105,507 69	\$110,577 19
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				300 00	300 00
Undivided profits, less current ex- penses, interest and taxes paid.	846 94	1,370 31	2,249 21	506 05	847 36
Dividends unpaid.....				119 00	14 00
Commercial deposits subject to check.....	17,864 82	14,680 86	13,526 81	12,347 43	13,222 79
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	6,674 55	9,077 39	12,863 65	15,165 93	18,580 76
Savings certificates of deposit.....	39,352 79	41,377 25	53,163 19	57,009 25	57,612 28
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$84,739 10	\$86,505 81	\$104,845 86	\$105,507 69	\$110,577 19

## No. 87.

## MERCHANTS' AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHARLES BRIGGS, *President*; PETER RUPPE, *First Vice President*; WM. B. ANDERSON, *Second Vice President and Manager*; STEPHEN PAULL, *Cashier*; F. J. KOHLHAAS, *Assistant Cashier*.

DIRECTORS.—Charles Briggs, Will A. Childs, Charles W. Niles, Peter Ruppe, Paul P. Roehm, Edward M. Lieblein, James Hoatson, James Chynoweth, John Daniell, Fred Smith, Oscar Larson, Wm. B. Anderson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$673,279 22	\$635,062 27	\$502,297 10	\$728,129 93	\$833,682 58
Bonds, mortgages and securities..	162,523 45	156,757 45	155,532 45	155,342 45	152,344 45
Premiums paid on bonds.....	174 32	174 32	124 32		
Overdrafts.....	430 89	894 64	313 56	918 43	500 25
Banking house.....					
Furniture and fixtures .....	4,281 00	4,320 35	4,394 10	1,394 10	1,660 22
Other real estate.....	2,669 65	2,669 65	2,669 65	2,669 65	2,669 65
Due from other banks and bank- ers (not reserve cities).....	17,923 83	1,650 51	17,489 46	18,943 54	11,706 62
Items in transit.....				2,260 86	
United States bonds.....					
Due from banks in reserve cities .	1,005,718 65	1,314,784 00	538,574 88	836,029 36	998,554 83
Exchanges for clearing house....					
U. S. and National bank currency	107,647 00	94,492 00	96,781 00	91,314 00	110,946 00
Gold coin.....	61,730 00	59,155 00	60,445 00	66,985 00	66,000 00
Silver coin.....	4,749 00	7,991 85	6,400 65	5,790 95	9,439 90
Nickels and cents.....	541 67	999 12	716 30	416 43	933 60
Checks, cash items and internal revenue account.....	1,030 36	8,184 92	1,033 94	10,941 83	4,330 78
Totals .....	\$2,042,699 04	\$2,287,142 08	\$1,576,772 41	\$1,920,241 53	\$2,192,795 88
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00	85,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	25,661 55	25,693 37	34,767 07	33,652 23	21,454 76
Dividends unpaid.....	4,000 00	168 00	120 00	230 00	50 00
Commercial deposits subject to check.....	1,028,318 12	1,251,282 51	543,264 23	826,847 50	1,006,993 84
Commercial certificates of deposit	400 84	62 41	1,116 86	1,952 38	1,585 61
Due to banks and bankers .....	17,499 37	18,885 90	23,517 70	16,369 47	19,491 05
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	782,985 82	808,057 92	790,194 48	856,245 58	905,384 25
Savings certificates of deposit.....	3,824 34	2,991 97	3,791 97	4,944 37	2,866 37
Notes and bills rediscounted .....					
Bills payable.....					
Totals .....	\$2,042,699 04	\$2,287,142 08	\$1,576,772 41	\$1,920,241 53	\$2,192,795 88

## STATE BANKS OF MICHIGAN.

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No. 320.

## THE FIRST STATE BANK OF CAMDEN, CAMDEN.

Organized August 24, 1905.

C. B. ALWARD, *President*; W. S. BLAIR, *Vice President*; B. R. ALWARD, *Cashier*;  
C. A. CURTISS, *Assistant Cashier*.

DIRECTORS.—Charles B. Alward, Wilson S. Blair, James A. Bates, James McCallum,  
B. R. Alward.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$27,146 74
Bonds, mortgages and securities.....					30,228 34
Premiums paid on bonds.....					
Overdrafts.....					98 44
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit ..					
United States bonds.....					
Due from banks in reserve cities.....					3,559 78
Exchanges for clearing house....					
U. S. and National bank currency.....					4,082 00
Gold coin.....					630 00
Silver coin.....					588 80
Nickels and cents.....					44 26
Checks, cash items and internal revenue account.....					
Totals.....					\$66,978 36
Liabilities.					
Capital stock paid in.....					\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					820 65
Dividends unpaid.....					
Commercial deposits subject to check.....					5,793 24
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposits.....					33,408 08
Notes and bills rediscounted.....					1,955 79
Bills payable.....					
Totals.....					\$66,978 36

## STATE BANKING DEPARTMENT.

No. 208.

## CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

A. D. BENNETT, *President*; H. C. SIEGEL, *Vice President*; R. MORRISON, JR., *Cashier*;  
FRANK BURT, *Assistant Cashier*.

DIRECTORS.—A. D. Bennett, E. J. Buck, Herbert C. Siegel, Walter Shearsmith, R. Morrison, Jr.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$75,088 43	\$74,736 18	\$77,959 47	\$76,495 26	\$76,365 68
Bonds, mortgages and securities ..	27,723 23	25,429 84	25,221 04	27,193 04	22,082 39
Premiums paid on bonds.....					
Overdrafts.....	181 16	540 36	288 42	291 44	132 54
Banking house.....					
Furniture and fixtures .....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					633 80
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....	3,291 93	2,938 68	4,533 80	827 61	4,614 70
United States bonds.....					
Due from banks in reserve cities..	8,876 81	9,292 45	9,763 32	8,422 01	11,477 98
Exchanges for clearing house....					
U. S. and National bank currency	2,057 00	2,164 00	542 00	1,717 00	3,856 00
Gold coin.....	2,935 00	3,050 00	3,257 50	2,292 50	2,497 50
Silver coin.....	423 25	432 70	413 45	570 65	537 80
Nickels and cents.....	95 86	111 12	92 66	111 35	72 82
Checks, cash items and internal revenue account.....	775 71	392 36	757 97	106 44	154 39
Totals .....	\$122,594 41	\$120,167 69	\$123,829 63	\$119,050 30	\$123,425 60
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,800 00	2,000 00	2,000 00	2,200 00	2,200 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,616 25	1,175 35	2,327 68	534 05	1,401 11
Dividends unpaid.....		45 00	45 00	25 00	
Commercial deposits subject to check.....	8,476 66	8,023 61	8,552 29	5,999 83	9,683 63
Commercial certificates of deposit	23,651 90	25,849 78	28,535 69	29,213 67	28,808 53
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding ...					
Savings deposits.....	64,053 00	63,073 95	62,388 97	61,037 72	61,332 27
Savings certificates of deposit...					
Notes and bills rediscounted.....					
Bills payable.....					
Totals .....	\$122,594 41	\$120,167 69	\$123,829 63	\$119,050 30	\$123,425 60



No. 303.

## STATE SAVINGS BANK OF CARLETON, CARLETON.

Organized December 1, 1904.

HARRY S. GERMAN, *President*; JOSEPH WALTZ, *Vice President*; J. E. READY, *Cashier*.

DIRECTORS.—Harry S. German, Chas. L. Edwards, Jacob J. Lucke, Joseph Waltz, Julius E. Kahlbum, Fred M. Renton.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$45,452 99	\$52,708 80	\$54,801 56	\$57,137 19	\$57,232 69
Bonds, mortgages and securities..	24,519 00	22,144 00	24,069 00	24,339 00	24,924 00
Premiums paid on bonds.....					
Overdrafts.....	269 53	17 13	35 51	152 84	278 60
Banking house.....	3,500 00	3,500 00	3,500 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	1,500 00	1,500 00	1,500 00		
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	315 00	204 00			
United States bonds.....					
Due from banks in reserve cities..	13,323 22	7,385 98	6,495 84	7,820 17	8,522 56
Exchanges for clearing house....					
U. S. and National bank currency	2,525 00	2,174 00	4 057 00	2,738 00	2,895 00
Gold coin.....	85 00	1,200 00	500 00	300 00	1,170 00
Silver coin.....	723 00	840 00	710 00	443 50	859 00
Nickels and cents.....	90 60	121 41	103 28	93 70	28 37
Checks, cash items and internal revenue account.....	395 14		50 00	41 85	284 55
<b>Totals.....</b>	<b>\$93,688 48</b>	<b>\$92,795 32</b>	<b>\$96,822 19</b>	<b>\$99,102 25</b>	<b>\$102,191 77</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				100 00	100 00
Undivided profits, less current ex- penses, interest and taxes paid.	353 02	741 53	993 25	681 78	1,075 91
Dividends unpaid.....				30 00	
Commercial deposits subject to check.....	17,854 10	17,261 50	16,777 57	14,343 84	19,367 53
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	45,031 04	45,257 84	49,474 09	55,256 43	53,554 28
Savings certificates of deposit....	10,448 32	9,534 45	9,556 68	8,630 20	8,034 05
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$93,688 48</b>	<b>\$92,795 32</b>	<b>\$96,822 19</b>	<b>\$99,102 25</b>	<b>\$102,191 77</b>

No. 287.

## THE COMMERCIAL SAVINGS BANK OF CARO, MICHIGAN.

Organized May 14, 1904.

JOHN F. SEELEY, *President*; SHERMAN F. CHASE, *Vice President*; LEWIS G. SEELEY, *Cashier*;  
SABIN HOOPER, *Assistant Cashier*.

DIRECTORS.—John F. Seeley, Sherman F. Chase, Lewis G. Seeley, Grant H. Slocum,  
Newton B. Atwood.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$63,092 02	\$65,255 09	\$70,875 03	\$76,209 11	\$76,573 49
Bonds, mortgages and securities..	33,196 00	40 282 00	38,910 00	37,040 00	42,593 00
Premiums paid on bonds.....					
Overdrafts.....	1,833 27	481 91	830 08	520 33	816 79
Banking house.....	10,000 00	10,000 00	10,000 00	10 000 00	10,000 00
Furniture and fixtures.....	2,423 00	2,423 00	2,423 00	2 423 00	2,423 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		1,403 12	81 83	219 34	32 75
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13 664 18	24,919 46	10,870 59	10,061 16	16,023 60
Exchanges for clearing house....	323 89	153 97	105 47	244 76	74 09
U. S and National bank currency	3,135 00	4,942 00	4,678 00	3,210 00	5,722 00
Gold coin.....	2,850 00	2,150 00	2,515 00	2,040 00	2,225 00
Silver coin.....	512 25	250 00	303 50	524 25	743 00
Nickels and cents.....	163 21	264 67	168 41	312 47	298 54
Checks, cash items and internal revenue account.....	437 09	412 78	628 16	604 23	471 93
Totals.....	\$132,229 91	\$152,938 63	\$142,389 07	\$143,408 69	\$158,021 19
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	347 08	1,140 12	2,874 29	1,243 98	2,025 49
Dividends unpaid.....					
Commercial deposits subject to check.....	28,346 14	41,176 37	29,409 26	25,264 86	32,950 08
Commercial certificates of deposit	3,952 52	4,799 89	4,204 16	3,153 80	3,351 78
Due to banks and bankers.....	810 00	167 30	1,043 73	66 20	445 38
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	2,650 37	6,486 43	8,542 17	16,970 48	19,529 66
Savings certificates of deposit....	60,123 80	63,148 52	60,196 06	60,209 37	63,218 80
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$132,229 91	\$152,938 63	\$142,389 07	\$143,408 69	\$158,021 19

No. 286.

## THE STATE SAVINGS BANK OF CARO, MICHIGAN.

Organized April 27, 1904.

T. W. ATWOOD, *President*; R. B. McNAIR, G. H. SLOCUM, *Vice Presidents*; J. M. EALY, *Cashier*; LOUIS WEAN, *Assistant Cashier*; HENRY PARKER, *Auditor*.

DIRECTORS.—T. W. Atwood, T. C. Quinn, G. H. Slocum, R. B. McNair, G. R. Carson, J. M. Ealy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$123,074 07	\$168,711 78	\$195,585 01	\$173,647 55	\$163,179 26
Bonds, mortgages and securities..	94,179 14	108,664 88	110,027 07	119,574 48	124,902 56
Premiums paid on bonds.....					
Overdrafts.....	179 11	197 58	904 93	429 98	511 81
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	91,287 21	63,858 23	25,291 03	21,224 03	20,332 35
Exchanges for clearing house....					
U. S. and National bank currency	8,976 00	4,376 00	6,721 00	8,347 00	13,579 00
Gold coin.....	3,725 00	4,610 00	5,105 00	4,520 00	5,190 00
Silver coin.....	3,033 80	3,498 05	2,887 95	1,840 45	1,814 50
Nickels and cents.....	242 65	304 98	319 28	311 89	267 71
Checks, cash items and internal revenue account.....	3,049 64	2,733 67	418 51	758 37	4,112 90
<b>Totals.....</b>	<b>\$339,743 62</b>	<b>\$368,955 17</b>	<b>\$365,259 78</b>	<b>\$342,653 75</b>	<b>\$345,890 09</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	433 05	1,784 63	3,179 01	1,509 03	3,049 46
Dividends unpaid.....	80 00				
Commercial deposits subject to check.....	148,437 72	150,372 01	124,393 83	93,299 68	105,853 13
Commercial certificates of deposit	13,193 56	12,287 18	8,087 86	8,027 83	8,809 12
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	17,156 73	42,936 22	67,879 62	68,445 87	50,957 48
Savings certificates of deposit.....	109,442 56	110,545 13	110,719 46	116,371 34	125,220 90
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$339,743 62</b>	<b>\$368,955 17</b>	<b>\$365,259 78</b>	<b>\$342,653 75</b>	<b>\$345,890 09</b>

No. 72.

## THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

JOHN W. HALLETT, *President*; IRVIN MCCALL, *Vice President*; E. C. CUMMINGS, *Cashier*;  
IRA CUMMINGS, *Assistant Cashier*.

DIRECTORS.—Irvin McCall, J. W. Hallett, E. C. Cummings, John Boyer, Ira Cummings,  
G. H. Patterson, Laura H. Cummings.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$107,969 65	\$114,789 08	\$111,375 57	\$105,929 57	\$104,304 77
Bonds, mortgages and securities..	101,130 64	111,935 64	112,531 37	118,070 00	117,420 00
Premiums paid on bonds.....					
Overdrafts.....			66 97		7 25
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	899 90	1,854 13	982 58	4,124 35	3,532 40
United States bonds.....					
Due from banks in reserve cities..	47,356 20	30,007 83	20 425 71	15,833 42	21,820 86
Exchanges for clearing house....	197 80		1,136 43	266 71	
U. S. and National bank currency	13,171 00	7,545 00	8,200 00	5,340 00	11,380 00
Gold coin.....	5,005 00	5,045 00	5,075 00	5,030 00	5,055 00
Silver coin.....	1,266 90	1,087 10	628 20	616 00	839 40
Nickels and cents.....	46 31	60 40	27 67	46 07	68 23
Checks, cash items and internal revenue account.....	5,548 50	411 34	208 93	101 15	358 72
<b>Totals.....</b>	<b>\$287,591 90</b>	<b>\$277,735 52</b>	<b>\$265,658 43</b>	<b>\$260,357 27</b>	<b>\$269,786 63</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,252 28	5,282 20	7,671 25	7,376 14	8,957 95
Dividends unpaid.....					
Commercial deposits subject to check.....	57,761 50	36,203 58	33,254 11	25,252 70	35,664 54
Commercial certificates of deposit	190,578 12	201,249 76	141,928 15	74,540 51	31,451 53
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....			47,804 92	118,187 92	158,712 61
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$287,591 90</b>	<b>\$277,735 52</b>	<b>\$265,658 43</b>	<b>\$260,357 27</b>	<b>\$269,786 63</b>

No. 234.

## EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, *President*; ELLEN MCCAREN, *Vice President*; W. J. MCCAREN, *Cashier*;  
F. C. CROREY, *Assistant Cashier*.

DIRECTORS.—David Crorey, W. J. McCaren, Jane Crorey, Ellen McCaren, Mary McNinch,  
F. C. Crorey.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$80,368 69	\$83,552 98	\$90,255 43	\$87,270 12	\$86,294 17
Bonds, mortgages and securities..	21,531 52	24,761 52	23,789 52	22,667 34	26,067 34
Premiums paid on bonds ..					
Overdrafts.....	2,770 87	2,087 31	292 23	244 14	2,423 10
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1 500 00
Furniture and fixtures.....	1,045 55	1,045 55	1,045 55	1,295 55	1,295 55
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	27,620 83	23,840 09	19,570 55	25,612 49	21,638 53
Exchanges for clearing house....					
U. S. and National bank currency	7,718 00	5,708 00	5,460 00	6,031 00	6,020 00
Gold coin.....	2,030 00	2,145 00	2,335 00	2,355 00	2,330 00
Silver coin.....	1,016 40	1,055 85	787 05	805 75	488 50
Nickels and cents.....	127 36	133 86	110 16	96 26	91 87
Checks, cash items and internal revenue account.....	438 35	1,366 55	716 45	660 17	2,041 80
<b>Totals.....</b>	<b>\$146,167 57</b>	<b>\$147,196 71</b>	<b>\$145,861 94</b>	<b>\$148,537 82</b>	<b>\$150,190 86</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,600 00	2,600 00	2,600 00	2,800 00	2,800 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,052 79	1,948 58	2,193 18	723 35	1,261 69
Dividends unpaid.....					
Commercial deposits subject to check.....	36,320 07	34,532 37	33,571 78	27,259 04	39,895 74
Commercial certificates of deposit..	32,025 27	24,413 86	11,972 77	4,014 70	2 849 72
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	54,169 44	63,671 90	75,524 21	83 740 73	83,383 71
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$146,167 57</b>	<b>\$147,196 71</b>	<b>\$145,861 94</b>	<b>\$148,537 82</b>	<b>\$150,190 86</b>

## STATE BANKING DEPARTMENT.

No. 180.

## STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

WM. H. AITKIN, *President*; H. W. SMITH, *Vice President*; A. R. NILES, *Cashier*;  
G. A. MCGREGOR, *Assistant Cashier*.DIRECTORS.—Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, H. W. Smith, Henry  
Ruttle, A. R. Niles.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$129,354 24	\$135,251 88	\$130,932 60	\$136,323 10	\$133,759 75
Bonds, mortgages and securities..	19,869 78	14,069 68	11,393 60	11,645 46	15,312 19
Premiums paid on bonds.....					
Overdrafts.....	172 23	110 55	234 01	278 49	1,153 43
Profit and loss.....				478 15	
Banking house.....	2,998 00	2,998 00	2,998 00	2,998 00	2,998 00
Furniture and fixtures.....	1,827 29	1,815 29	1,807 29	1,804 86	1,799 86
Other real estate.....	1,030 55	980 55	1,148 74	1,035 19	1,035 19
Due from other banks and bank- ers (not reserve cities).....	4,050 75		3,007 32	2,215 56	2,738 45
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	4,065 15	13,238 69	13,483 52	14,933 39	7,665 95
Exchanges for clearing house.....					2,750 00
U. S. and Nationa' bank currency	8,740 00	5,110 00	2,675 00	4,090 00	6,975 00
Gold coin.....	3,705 00	1,995 00	2,865 00	1,520 00	1,825 00
Silver coin.....	470 00	459 00	801 00	390 00	400 25
Nickels and cents.....	21 25	71 11	100 60	30 27	51 50
Checks, cash items and internal revenue account.....	404 01	483 38	389 06	203 00	309 00
Totals .....	\$176,708 25	\$176,585 83	\$171,885 74	\$177,915 47	\$178,773 57
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,020 00	3,020 00	3,020 00	3,329 00	3,320 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,591 35	2,668 35	2,905 12		411 74
Dividends unpaid.....					
Commercial deposits subject to check.....	35,427 26	33,354 19	24,015 99	27,462 55	32,280 18
Commercial certificates of deposit	101,110 69	104,353 18	106,944 63	112,132 92	112,173 77
Due to banks and bankers.....	4,758 95	3,185 11			587 88
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....			5,000 00	5,000 00	
Totals.....	\$176,708 25	\$176,585 83	\$171,885 74	\$177,915 47	\$178,773 57

No. 315.

## THE CHARLEVOIX STATE SAVINGS BANK, CHARLEVOIX.

Organized June 8, 1905.

F. E. TURRELL, *President*; G. C. GEIKEN, *Vice President*; C. E. TURRELL, *Cashier*;  
H. S. HARSHA, JOHN BURNS, *Auditors*.DIRECTORS.—F. E. Turrell, H. L. Iddings, G. C. Geiken, G. W. Crouter, John Burns,  
H. S. Harsha.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$10,493 77	\$16,405 85
Bonds, mortgages and securities.....				5,997 62	7,339 42
Premiums paid on bonds.....					
Overdrafts.....					19 07
Expenses and taxes paid.....				155 25	535 11
Banking house.....					
Furniture and fixtures.....				2,484 91	3,454 18
Suspense.....					65
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				17,124 21	18,623 59
Exchanges for clearing house.....				488 82	
U. S. and National bank currency.....				4,320 00	4,126 00
Gold coin.....				600 00	1,075 00
Silver coin.....				680 35	950 20
Nickels and cents.....				28 04	103 33
Checks, cash items and internal revenue account.....					494 30
Totals.....				\$42,375 97	\$53,135 70
Liabilities.					
Capital stock paid in.....				\$15,000 00	\$22,945 06
Surplus fund.....					
Undivided profits, less current ex- penses interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....				22,390 00	21,720 09
Commercial certificates of deposit.....				2,850 05	5,982 33
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				2,135 92	2,488 28
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$42,375 97	\$53,135 70

## STATE BANKING DEPARTMENT.

No. 218.

## EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*.DIRECTORS.—E. T. Church, A. D. Baughman, H. G. Barber, E. N. Ely, W. B. Otto,  
Albert E. Murray, H. K. Jennings.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$80,457 70	\$71,175 70	\$64,241 85	\$54,975 58	\$107,763 43
Bonds, mortgages and securities..	89,045 34	92,809 67	106,894 67	104,523 07	107,033 67
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		4,254 93		12,717 10	11,811 21
Items in transit .....					
United States bonds.....					
Due from banks in reserve cities..	9,884 44	9,900 70	9,941 46	10,053 45	14,159 86
Exchanges for clearing house....					
U. S and National bank currency	440 00	4,350 00	180 00	435 00	3,940 00
Gold coin.....	3,000 00	3,000 00	3,000 00	3,650 20	6,000 00
Silver coin.....	12 00	5 00	7 00	15 00	15 00
Nickels and cents.....	5 38	2 09	17	53	3 19
Checks, cash items and internal revenue account.....					
Totals.....	\$182,844 86	\$185,498 09	\$184,265 15	\$186,370 33	\$250,722 36
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,322 12	2,195 53	4,075 22	3 488 04	4,633 93
Dividends unpaid.....	15 00	9 00	6 00	48 00	13 00
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....	13,882 36	7,500 00	4,940 44	7,500 00	7,500 00
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	107,625 38	115,793 56	115,243 49	113,634 29	116 840 43
Savings certificates of deposit.....				1,700 00	1,700 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$182,844 86	\$185,498 09	\$184,265 15	\$186,370 33	\$250,722 36



## STATE BANKS OF MICHIGAN.

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No. 305.

## CHEBOYGAN COUNTY SAVINGS BANK, CHEBOYGAN.

Organized January 24, 1905.

JAMES F. MOLONEY, *President*; W. L. MARTIN, *Vice President*; PERCY T. DUDLEY, *Cashier*.

DIRECTORS.—James F. Moloney, Wm. L. Martin, John H. Clune, Warde L. Hagadorn, George Annam, S. A. St. Amour, Wm. S. McArthur.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....		\$3,803 35	\$33,191 82	\$45,430 81	\$47,680 31
Bonds, mortgages and securities.....			12,591 00	24,246 00	43,393 00
Premiums paid on bonds.....					
Overdrafts.....				7 89	85 61
Banking house.....					
Furniture and fixtures.....		1,835 00	2,041 80	2,771 55	2,843 28
Expense.....		293 22	386 72	429 80	182 01
Other real estate. Due from other banks and bank- ers (not reserve cities).....		7,140 10	704 05	2,007 11	7,585 62
Items in transit.....			300 47	125 00	71 89
United States bonds.....					
Due from banks in reserve cities.....		21,036 94	14,933 93	15,638 25	23,796 89
Exchanges for clearing house.....					
U. S. and National bank currency.....		5,372 00	2,312 00	6,612 00	3,632 00
Gold coin.....		225 00	570 00	575 00	555 00
Silver coin.....		538 05	617 00	607 00	632 00
Nickels and cents.....		35 32	179 93	164 25	175 20
Checks, cash items and internal revenue account.....		54 00	69 27	124 42	49 29
Totals.....		\$40,362 98	\$7,898 07	\$98,709 08	\$130,685 70
Liabilities.					
Capital stock paid in.....		\$25,400 00	\$36,490 00	\$50,000 00	\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....		12 763 66	23,817 69	25,426 20	42,820 94
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		1,680 09	4,623 03	8,722 33	13,121 56
Savings certificates of deposit.....		519 23	2,917 35	5,838 75	7,925 00
Notes and bills rediscounted.....				8,781 80	16,808 20
Bills payable.....					
Totals.....		\$40,362 98	\$7,898 07	\$98,709 08	\$130,685 70

## STATE BANKING DEPARTMENT.

No. 304.

## THE CHEBOYGAN STATE BANK, CHEBOYGAN.

Organized February 11, 1905.

FRANK SHEPHERD, *President*; WM. P. DEKLYNE, JOHN D. MORTON, *Vice Presidents*;  
GEO. G. BROWN, *Cashier*.

DIRECTORS.—Wm. P. DeKlyne, Miles E. Riggs, Wm. C. Thompson, Chas. H. Fultz, Frank  
Shepherd, John S. Thompson, George G. Brown, John D. Morton, Dudley E. Waters.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....		\$3,447 93	\$35,780 09	\$49,139 88	\$53,773 36
Bonds, mortgages and securities.....		3,825 00	18,653 00	24,008 00	28,422 79
Premiums paid on bonds.....			91 32	10 32	4 50
Overdrafts.....			94 30	103 93	216 53
Banking house.....		1,419 35	1,683 55	4,025 17	9 458 40
Furniture and fixtures.....		573 12	705 92	705 92	1,057 13
Expense.....		186 04	429 33	232 27	
Other real estate Due from other banks and bank- ers (not reserve cities).....		* 6 095 98	1 294 36		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..		21,666 75	10,561 20	8,013 23	6,763 81
Exchanges for clearing house....					
U. S. and National bank currency ..		4,037 00	3,320 00	3,722 00	4,915 00
Gold coin.....		135 00	320 00	665 00	860 00
Silver coin.....		571 50	581 40	518 35	603 40
Nickels and cents.....		23 80	55 68	60 71	86 09
Checks, cash items and internal revenue account.....		10 12	233 23	205 81	329 23
Totals.....		\$41,991 59	\$73,803 98	\$91,410 62	\$106,490 27
Liabilities					
Capital stock paid in.....		\$30,350 00	\$41,430 00	\$50,000 00	\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					13 07
Dividends unpaid.....					
Commercial deposits subject to check.....		8,255 19	21,721 94	22,270 17	28,769 62
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....		2,001 40	3 501 54	5,073 59	8,539 24
Savings certificates of deposit....		785 00	7,150 50	14,067 03	19,168 34
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....		\$41,991 59	\$73,803 98	\$91,410 62	\$106,490 27

No. 67.

## CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

F. P. GLAZIER, *President*; WM. J. KNAPP, *Vice President*; THEO. E. WOOD, *Cashier*;  
PAUL G. SCHAIBLE, *Assistant Cashier*; A. K. STIMSON, *Auditor*.

DIRECTORS.—Wm. J. Knapp, William P. Schenk, V. D. Hindelang, Geo. W. Palmer,  
F. P. Glazier, Fred Wedemeyer, John W. Schenk, Adam Eppler, H. I. Stimson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$184,453 28	\$209,935 76	\$263,853 25	\$202,278 95	\$215,120 54
Bonds, mortgages and securities..	306,988 94	328,898 39	350,512 65	437,639 41	478,561 71
Premiums paid on bonds.....	140 00	140 00	140 00	140 00	140 00
Overdrafts.....	617 13	22 96	2 40	347 42	1,488 96
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	9,833 09	9 833 09	9,844 09	9,844 09	9,979 09
Other real estate.....	4,000 00	4,000 00	4,800 00	4,900 00	4,800 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					10,000 00
United States bonds.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from banks in reserve cities..	37,915 25	119,749 04	67,083 44	111,022 22	73,771 68
Exchanges for clearing house....	5,744 83	5,020 00	5,018 28	5,294 37	5,054 20
U. S. and National bank currency	7,730 00	13,102 00	19,650 00	21,892 00	20,181 00
Gold coin.....	11,010 00	11,450 00	11,770 00	12,410 00	13,065 00
Silver coin.....	1,099 25	1,782 00	1,588 25	1,445 75	1,497 75
Nickels and cents.....	357 57	387 29	276 50	303 50	361 14
Checks, cash items and internal revenue account. ....	763 41	703 27	702 93	24 15	
Totals.....	\$302,555 75	\$737,053 80	\$777,241 79	\$839,441 87	\$866,053 07
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	6,007 33	6,911 52	11,033 18	8,780 36	11,618 82
Dividends unpaid.....	314 00	61 90	61 00	15 00	
Commercial deposits subject to check.....	71,170 09	179,421 67	173,317 17	195,283 34	222,709 50
Commercial certificates of deposit	44,703 57	45,040 63	43,138 29	43,804 94	42,775 43
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	238,359 88	264,088 82	304,769 85	348,162 62	351,174 34
Savings certificates of deposit....	147,000 88	146,530 16	146,922 30	143,395 61	137,774 95
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$302,555 75	\$737,053 80	\$777,241 79	\$839,441 87	\$866,053 07

No. 203.

## THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

HARMON S. HOLMES, *President*; CHARLES H. KEMPF, *Vice President*;  
JOHN A. PALMER, *Cashier*; GEORGE A. BEGOLE, *Assistant Cashier*.

DIRECTORS.—Reuben Kempf, Charles H. Kempf, Harmon S. Holmes, C. Klein, R. S. Armstrong,  
Edward Vogel, George A. BeGole.

Resources	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$53,311 73	\$53,014 83	\$55,725 06	\$51,685 51	\$53,532 81
Bonds, mortgages and securities..	318,395 77	321,125 30	342,918 90	345,780 00	351,777 82
Premiums paid on bonds.....	929 62	840 27	759 36	730 05	730 05
Overdrafts.....	541 08	412 49	541 36	1,791 71	1,907 72
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	15,300 00	15,325 00	15,385 00	13,200 00	13,200 00
Items in transit.....	97 00				
United States bonds.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Due from banks in reserve cities..	33,373 35	53,123 09	35,292 85	41,051 68	37,442 93
Exchanges for clearing house.....					
U. S. and National bank currency	14,319 00	9,547 00	13,858 00	11,051 00	12,891 00
Gold coin.....	11,387 50	11,720 00	12,120 00	12,215 00	12,275 00
Silver coin.....	1,288 05	1,532 80	1,403 75	1,280 63	1,538 35
Nickels and cents.....	201 77	135 29	142 24	137 17	133 36
Checks, cash items and internal revenue account.....	214 84	287 32	283 18	730 47	194 28
<b>Totals.....</b>	<b>\$436,411 76</b>	<b>\$484,193 39</b>	<b>\$492,479 70</b>	<b>\$493,743 22</b>	<b>\$502,977 37</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,500 00	10,500 00	10,500 00	12,600 00	12,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,608 62	5,571 97	9,254 87	4,935 21	7,411 23
Dividends unpaid.....	436 00				
Commercial deposits subject to check.....	32,471 94	35,001 20	32,409 26	36,232 21	42,978 13
Commercial certificates of deposit	25,144 28	17,220 88	29,882 70	29,420 17	29,681 17
Due to banks and bankers.....					
Certified checks.....					12 50
Cashier's checks outstanding....	100 00				
Savings deposits.....	327,354 95	238,055 95	379,810 04	338,930 25	339,854 86
Savings certificates of deposit....	27,735 97	27,843 29	30,612 74	32,195 37	30,999 40
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$436,411 76</b>	<b>\$484,193 39</b>	<b>\$492,479 70</b>	<b>\$493,743 22</b>	<b>\$502,977 37</b>

# STATE BANKS OF MICHIGAN.

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No. 235.

## THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

O. D. CHAPMAN, *President*; A. D. AGNEW, *Vice President*; F. A. GREENFELDER, *Cashier*;  
F. A. CHAPMAN, *Assistant Cashier*.

DIRECTORS.—O. D. Chapman, F. A. Greenfelder, A. D. Agnew, George M. Peet, A. Cantwell,  
M. L. Parshall.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$98,841 36	\$112,923 21	\$106,893 87	\$110,564 32	\$100,278 14
Bonds, mortgages and securities..	23,126 00	22,475 00	21,613 75	21,355 56	20,960 56
Premiums paid on bonds.....					
Overdrafts.....	505 45	79 38	589 92	178 96	640 15
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,475 00	1,475 00	1,475 00	1,475 00	1,475 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	3,335 48	233 05	872 05	1,036 36	3,336 43
United States bonds.....					
Due from banks in reserve cities..	11,997 62	8,518 17	4,299 15	6,425 76	8,185 21
Exchanges for clearing house....					
U. S. and National bank currency	9,709 00	9,401 00	8,297 00	7,366 00	5,560 00
Gold coin.....	915 00	940 00	1,015 00	1,030 00	680 00
Silver coin.....	1,547 70	1,106 20	1,041 20	1,731 05	796 55
Nickels and cents....	298 49	288 24	385 89	280 43	220 74
Checks, cash items and internal revenue account.....	1,235 78	239 90	1,155 89	40 25	462 35
<b>Totals.....</b>	<b>\$160,486 88</b>	<b>\$165,184 15</b>	<b>\$155,138 72</b>	<b>\$158,983 69</b>	<b>\$150,145 33</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,150 00	1,150 00	1,150 00	1,250 00	1,250 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,079 17	1,804 16	1,822 46	2,183 75	6,295 40
Dividends unpaid.....	66 50	17 50	7 00	7 00	7 00
Commercial deposits subject to check.....	28,655 21	27,472 56	26,220 94	27,146 68	28,885 73
Commercial certificates of deposit	100,469 00	96,389 93	89,034 70	89,776 29	77,097 95
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....	3,467 00	13,350 00	11,903 62	13,619 97	11,609 25
Bills payable.....					
<b>Totals.....</b>	<b>\$160,486 88</b>	<b>\$165,184 15</b>	<b>\$155,138 72</b>	<b>\$158,983 69</b>	<b>\$150,145 33</b>

## STATE BANKING DEPARTMENT.

No. 118.

## CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; WM. WOLSEY, *Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. W. Perry, C. H. Sutherland, Wm. Wolsey, R. H. Jenney, L. Wiesman.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$102,585 28	\$95,719 90	\$101,026 49	\$97,791 46	\$84,469 78
Bonds, mortgages and securities..	50,693 30	50,793 30	50,233 30	49,171 30	48,196 30
Premiums paid on bonds.....					
Overdrafts.....	2,021 52	760 56	1,591 98	419 14	3,552 32
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		15,000 00	15,000 00	15,000 00	10,000 00
Items in transit.....	424 47	935 85	51 31	802 25	3,734 11
United States bonds.....					
Due from banks in reserve cities..	29,226 75	32,512 10	28,432 43	31,588 06	48,487 18
Exchanges for clearing house....					
U. S. and National bank currency	6,957 00	7,124 00	5,914 00	4,490 00	7,011 00
Gold coin.....	1,180 00	1,400 00	1,335 00	965 00	1,290 00
Silver coin.....	3,186 50	1,029 55	1,845 30	1,020 05	1,050 95
Nickels and cents.....	205 82	250 10	289 40	285 06	204 95
Checks, cash items and internal revenue account.....	389 29	3,663 76	1,568 04	3,130 98	1,358 22
Totals.....	\$203,549 91	\$216,789 12	\$213,987 25	\$211,363 30	\$216,054 81
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,001 81	2,308 02	3,328 85	1,597 49	3,512 19
Dividends unpaid.....	300 00			2,000 00	
Commercial deposits subject to check.....	52,931 83	68,114 93	65,963 04	65,669 88	64,245 30
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	56,428 91	57,268 29	56,640 79	56,341 92	55,147 57
Savings certificates of deposit....	65,887 36	62,097 88	61,054 57	58,763 03	66,149 75
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$203,549 91	\$216,789 12	\$213,987 25	\$211,363 30	\$216,054 81

## STATE BANKS OF MICHIGAN.

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No. 267.

## E. JOSSMAN STATE BANK, CLARKSTON.

Organized November 25, 1902.

HARRISON WALTER, *President*; MANLEY BOWER, *Vice President*; R. E. JOSSMAN, *Cashier*;  
C. R. MORRISON, *Assistant Cashier*.

DIRECTORS.—Harrison Walter, Manley Bower, Edmund Foster, George F. Gross, W. E. Clark,  
Joseph A. Jossman, Andrew K. Edgar.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$67,908 16	\$67,634 80	\$71,399 38	\$76,612 60	\$85,552 75
Bonds, mortgages and securities..	40,418 68	40,873 60	42,923 60	41,515 60	41,965 60
Premiums paid on bonds.....					
Overdrafts.....	34 44	395 20	189 36	582 84	1,878 44
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	900 00	900 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....	3,410 85	3,549 06	285 09	78 97	446 88
Items in transit.....					816 00
United States bonds.....					
Due from banks in reserve cities..	20,946 17	18,705 51	16,100 80	7,775 61	1,218 60
Exchanges for clearing house....	718 87				
U. S. and National bank currency	6,503 00	5,960 00	7,557 00	5,212 00	6,183 00
Gold coin.....	1,067 50	1,022 50	1,542 50	1,522 50	1,567 50
Silver coin.....	370 80	181 80	317 20	281 70	85 30
Nickels and cents.....	36 46	30 90	54 48	2 96	29 78
Checks, cash items and internal revenue account.....	104 03	386 04	159 73	248 61	485 76
<b>Totals.....</b>	<b>\$142,538 96</b>	<b>\$139,739 11</b>	<b>\$141,529 14</b>	<b>\$134,733 39</b>	<b>\$141,129 61</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,700 00	1,700 00	1,700 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	54 12	498 97	1,445 81	371 54	636 06
Dividends unpaid.....					
Commercial deposits subject to check.....	26,407 20	16 339 74	15,832 09	9,357 80	9,051 58
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	36,147 06	40,890 94	38,160 35	37,999 74	39,022 55
Savings certificates of deposit....	58,230 58	60,309 46	64,340 29	59,004 31	59,410 42
Notes and bills rediscounted.....					5,000 00
Bills payable.....				5,000 00	5,000 00
<b>Totals.....</b>	<b>\$142,538 96</b>	<b>\$139,739 11</b>	<b>\$141,529 14</b>	<b>\$134,733 39</b>	<b>\$141,129 61</b>

## STATE BANKING DEPARTMENT.

No. 104.

## BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; M. W. WIMER, *Cashier*.

DIRECTORS.—B. S. Spofford, G. W. VanAken, N. A. Reynolds, F. L. Burdick, Alfred Milnes, S. H. Clizbe, Newton Baldwin, Harry Woodward.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$213,291 67	\$200,633 01	\$222,519 02	\$227,214 32	\$251,920 70
Bonds, mortgages and securities..	236,420 34	252,947 84	254,926 41	257,726 30	254,284 23
Premiums paid on bonds.....					
Overdrafts.....	2,114 81	1,224 54	2,029 47	927 95	2,316 53
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	10,000 00				
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	86,410 04	90,759 55	101,048 12	101,131 77	91,355 63
Exchanges for clearing house...	629 69	3,159 50	786 76	602 17	970 93
U. S. and National bank currency	13,439 00	11,848 00	20,337 00	15,076 00	17,368 00
Gold coin.....	18,500 00	15,190 00	19,320 00	16,340 00	15,910 00
Silver coin.....	1,224 85	784 75	2,591 60	1,934 15	2,682 00
Nickels and cents.....	108 32	221 40	151 97	154 95	71 12
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$582,148 72</b>	<b>\$576,768 59</b>	<b>\$623,710 35</b>	<b>\$621,107 61</b>	<b>\$636,879 14</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	16,000 00	16,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,369 03	3,770 85	5,707 20	2,819 66	5,574 35
Dividends unpaid.....	160 00	75 00		60 00	
Commercial deposits subject to check.....	90,047 89	84,631 95	129,678 79	131,560 77	137,622 79
Commercial certificates of deposit	129,740 38	128,720 99	122,466 22	124,570 42	125,213 67
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	295,831 42	294,569 80	300,858 14	296,096 76	302,468 33
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$582,148 72</b>	<b>\$576,768 59</b>	<b>\$623,710 35</b>	<b>\$621,107 61</b>	<b>\$636,879 14</b>



# STATE BANKS OF MICHIGAN.

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No. 292.

## THE STATE BANK OF COLEMAN, COLEMAN, MICHIGAN.

Organized June 1, 1904.

CHARLES H. NIGGEMAN, *President*; JAMES E. CURTICE, *Vice President*; WILLIAM G. MCINTYRE, *Assistant Cashier*.

DIRECTORS.—James E. Curtice, Edwin B. Knapp, Frances B. Niggeman, Charles D. Williams, Charles H. Niggeman, James M. Allen.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$36,173 31	\$36,005 34	\$38,364 42	\$41,857 82	\$44,718 40
Bonds, mortgages and securities..	7,717 99	7,790 43	8,145 43	5,145 43	6,324 87
Premiums paid on bonds.....					
Overdrafts.....			48 65	518 46	965 07
Banking house.....	1,894 85	1,894 85	1,894 85	1,894 85	1,894 85
Furniture and fixtures.....	1,353 32	1,353 32	1,353 32	1,353 32	1,353 32
Other real estate.....			2,192 55	3,028 91	4,941 45
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,623 53	10,533 47	12,545 87	11,696 13	5,800 04
Exchanges for clearing house....					
U. S. and National bank currency	4,130 00	4,136 00	5,047 00	3,394 00	6,374 00
Gold coin.....	1,320 00	1,360 00	1,295 00	1,525 00	745 00
Silver coin.....	653 10	950 60	1,011 35	705 25	390 75
Nickels and cents.....	326 86	298 40	199 93	259 45	181 41
Checks, cash items and internal revenue account.....	2,422 80	1,796 50		243 45	
Totals.....	\$69,615 76	\$66,118 91	\$72,098 37	\$71,622 07	\$73,689 16
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	200 00	200 00	400 00	400 00
Undivided profits, less current ex- penses, interest and taxes paid.	335 32	908 43	1,829 12	929 34	2,411 44
Dividends unpaid.....	1,600 00			160 00	80 00
Commercial deposits subject to check.....	24,660 31	20,034 03	18,645 13	22,120 66	20,253 01
Commercial certificates of deposit..		199 23	145 66	55 66	709 56
Due to banks and bankers.....					339 21
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	22,800 13	24,737 22	31,278 46	27,956 41	29,495 94
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$69,615 76	\$66,118 91	\$72,098 37	\$71,622 07	\$73,689 16

## STATE BANKING DEPARTMENT.

No. 32.

## FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; C. YOUNG, *Vice President*; PERCY E. CHAPPLE, *Cashier*;  
C. V. CUTTING, *Assistant Cashier*.

DIRECTORS.—W. D. Chapple, P. E. Chapple, C. Young, H. E. Dewey, F. P. Dann, A. S. Wolcott.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$49,224 60	\$59,135 05	\$61,487 72	\$73,904 34	\$82,453 28
Bonds, mortgages and securities..	67,222 50	65,727 50	67,577 50	67,577 50	63,027 50
Premiums paid on bonds.....	450 00	300 00	550 50	500 00	450 00
Overdrafts.....	205 93	43 30	338 74	137 59	358 19
Banking house.....	7,200 00	7,200 00	7,200 00	7,200 00	7,200 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00	800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	50,029 93	47,669 98	46,571 74	35,785 71	29,829 97
Exchanges for clearing house.....					
U. S. and National bank currency	4,375 00	4,267 00	3,737 00	2,820 00	4,600 00
Gold coin.....	2,970 00	3,450 00	3,555 00	3,902 50	3,017 50
Silver coin.....	484 00	435 00	312 90	395 00	390 00
Nickels and cents.....	29 21	16 11	16 08	5 96	18 67
Checks, cash items and internal revenue account.....	35 83		1 01		
<b>Totals.....</b>	<b>\$183,027 00</b>	<b>\$189,033 94</b>	<b>\$192,148 19</b>	<b>\$193,028 60</b>	<b>\$192,144 81</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	964 40	867 19	1,318 15	1,283 32	1,741 83
Dividends unpaid.....	204 00	51 00		93 00	15 00
Commercial deposits subject to check.....	31,563 64	31,754 14	32,734 36	29,715 00	29,736 63
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit..	120,294 96	126,361 61	128,095 68	131,937 78	130,651 35
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$183,027 00</b>	<b>\$189,033 94</b>	<b>\$192,148 19</b>	<b>\$193,028 00</b>	<b>\$192,144 81</b>

No. 174.

## COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President*; JOHN B. GEORGE, *Vice President*; JAMES A. MARSH, *Cashier*;  
E. L. MARSH, *Assistant Cashier*.

DIRECTORS.—Samuel Gibson, John B. George, W. H. Burger, Charles M. Burger, L. A. Melcher, John Blue, Charles M. Hagenbuch, James A. Marsh, Robt. T. Weir, K. W. Hartman.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$115,357 15	\$116,191 29	\$103,583 16	\$118,172 05	\$131,482 81
Bonds, mortgages and securities..	56,968 04	55,235 04	49,407 28	49,993 28	48,515 28
Premiums paid on bonds.....					
Overdrafts.....	1,049 75	518 40	1 167 34	1,123 65	1,133 85
Banking house.....	5 791 00	5,794 00	5,794 00	5,794 00	7,844 00
Furniture and fixtures.....	2,230 00	2,280 00	2,270 00	2,270 00	2,270 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....	3,231 82	4,060 00	3,725 00	10,385 16	3,188 53
United States bonds.....					
Due from banks in reserve cities..	19,836 17	37,497 75	58,523 31	40,068 69	17,394 97
Exchanges for clearing house....					
U. S. and National bank currency	6,863 00	6,459 00	9,484 00	6,840 00	7,929 00
Gold coin.....	5,680 00	5,600 00	5,780 00	5,930 00	6,115 00
Silver coin.....	1,194 30	701 40	492 70	625 80	1,413 50
Nickels and cents.....	167 71	155 81	143 02	61 54	76 94
Checks, cash items and internal revenue account.....	336 49	133 18	919 77	584 01	1,024 17
<b>Totals.....</b>	<b>\$218,706 43</b>	<b>\$234,655 87</b>	<b>\$241,269 58</b>	<b>\$241,948 18</b>	<b>\$228,388 05</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25 000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	502 91	1,142 90	3,743 39	2,058 05	3,230 20
Dividends unpaid.....					
Commercial deposits subject to check.....	16,900 11	47,292 23	41,637 85	42,237 82	35,371 61
Commercial certificates of deposit	94,777 70	99,994 32	103,850 00	104,795 17	97,168 46
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	36,527 71	36,224 42	42,035 34	43,257 64	42,617 78
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$218,706 43</b>	<b>\$234,655 87</b>	<b>\$241,269 58</b>	<b>\$241,848 18</b>	<b>\$228,388 05</b>

## STATE BANKING DEPARTMENT.

No. 173.

## FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President*; EDWIN W. KEIGHTLEY, *Vice President*;  
 GEORGE CROSSETT HARVEY, *Cashier*.

DIRECTORS.—S. B. Hagenbuch, J. Mark Harvey, Della S. Crossett, Edwin W. Keightley,  
 George Crossett Harvey, Levi A. Strohm, L. A. Harvey.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$151,468 91	\$143,361 16	\$142,100 87	\$147,401 32	\$159,453 79
Bonds, mortgages and securities..	51,099 76	53,010 58	55,611 17	62,352 91	49,487 14
Premiums paid on bonds.....	149 00	149 00	215 07	215 07	.....
Overdrafts.....	2,463 51	932 73	429 35	615 77	1,742 98
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	700 00	700 00	700 00	600 00	600 00
Other real estate.....	.....	.....	.....	.....	.....
Due from other banks and bank- ers (not reserve cities).....	.....	.....	5 000 00	.....	.....
Items in transit.....	1,271 09	2,631 87	2,652 36	3,063 60	2,431 97
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	30,230 94	40,397 97	39,978 38	32,774 93	29,196 56
Exchanges for clearing house.....	.....	.....	.....	.....	.....
U. S. and National bank currency	7,887 00	5,265 00	4,390 00	4,135 00	3,570 00
Gold coin.....	5,000 00	5,500 00	5,000 00	5,000 00	5,500 00
Silver coin.....	400 00	600 00	400 00	1,747 75	802 25
Nickels and cents.....	188 98	134 59	154 10	55 85	80 16
Checks, cash items and internal revenue account.....	317 74	397 66	284 71	25 70	917 14
<b>Totals.....</b>	<b>\$258,777 53</b>	<b>\$260,110 56</b>	<b>\$263,916 01</b>	<b>\$264,987 90</b>	<b>\$260,781 99</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	703 73	1,379 94	1,832 50	607 91	1,709 00
Dividends unpaid.....	.....	.....	.....	.....	.....
Commercial deposits subject to check.....	39,037 79	42,950 05	45,086 23	45,848 74	45,873 01
Commercial certificates of deposit	1,313 72	1,175 00	1,249 50	150 00	249 95
Due to banks and bankers..	.....	.....	.....	.....	.....
Certified checks.....	.....	550 00	.....	.....	85 04
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	.....	.....	.....	.....	.....
Savings certificates of deposit....	181,717 29	178,055 57	179,747 78	182,381 25	176,864 99
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
<b>Totals.....</b>	<b>\$258,777 53</b>	<b>\$260,110 56</b>	<b>\$263,916 01</b>	<b>\$264,987 90</b>	<b>\$260,781 99</b>

## STATE BANKS OF MICHIGAN.

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No. 281.

## COOPERSVILLE STATE BANK, COOPERSVILLE.

Organized October 27, 1903.

MILLARD DURHAM, *President*; COLON C. LILLIE, *Vice President*; CHAS. M. MOORE, *Cashier*; CLOIE DURHAM, *Assistant Cashier*.

DIRECTORS.—Millard Durham, Colon C. Lillie, Charles M. Moore, Henry Ferguson, E. D. Wright, Emmet H. Peck, S. W. Webber.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$69,340 46	\$68,339 17	\$70 940 82	\$74,532 55	\$78 175 39
Bonds, mortgages and securities..	93,572 92	97,057 92	98,002 92	97,457 23	95,277 23
Premiums paid on bonds.....					
Overdrafts.....	1,332 67	1,646 83	177 38	785 48	294 06
Banking house.....	2,618 83	2,618 83	2,618 83	2,618 83	2,618 83
Furniture and fixtures.....	1,449 59	1,449 59	1,449 59	1,449 59	1,449 59
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....	173 59	312 88	312 88	576 10	443 87
Items in transit.....	131 60	3,870 00	322 12	207 00	4,430 63
United States bonds.....					
Due from banks in reserve cities..	7 494 55	10,801 07	8,635 32	7,656 26	7,565 93
Exchanges for clearing house....					
U. S. and National bank currency	4,969 00	5 255 00	4,645 00	4,597 00	2,080 00
Gold coin.....	2,330 00	2,600 00	1,720 00	455 00	960 00
Silver coin.....	905 55	733 45	201 95	212 45	417 30
Nickels and cents.....	225 44	252 35	268 35	252 93	217 80
Checks, cash items and internal revenue account.....	442 95	6,756 54	2,155 80	619 80	236 79
<b>Totals.....</b>	<b>\$184,986 55</b>	<b>\$201,493 63</b>	<b>\$191,440 96</b>	<b>\$191,420 22</b>	<b>\$194,217 42</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	568 17	568 17	568 17	568 17	568 17
Undivided profits, less current ex- penses, interest and taxes paid.	812 62	878 49	1,394 74	1,339 32	2,305 71
Dividends unpaid.....	690 82				
Commercial deposits subject to check.....	36,221 07	30,921 79	31,250 16	34,187 24	33,278 63
Commercial certificates of deposit	9,465 22	1,447 74	707 24	188 19	113 19
Due to banks and bankers.....	154 84				1,424 85
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	11,402 55	13,898 90	12,675 94	16,663 95	18 900 86
Savings certificates of deposit....	105 681 26	128,778 54	119,844 71	115,973 34	117,626 01
Notes and bills rediscounted....					
Bills payable.....		5,000 00	5,000 00	2,500 00	
<b>Totals.....</b>	<b>\$184,986 55</b>	<b>\$201 493 63</b>	<b>\$191,440 96</b>	<b>\$191,420 22</b>	<b>\$194,217 42</b>

No. 183.

## SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

JOHN P. NIGGEMAN, JR., *President*; ROBERT GRAY, *Vice President*; W. CALKINS, *Cashier*;  
H. E. NIGGEMAN, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., D. McNair, Robert Gray, James McColl.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$160,537 25	\$160,549 03	\$164,753 23	\$173,029 02	\$172,568 28
Bonds, mortgages and securities..	29,156 25	29,948 53	28,480 64	30,891 78	32,271 70
Premiums paid on bonds.....					
Overdrafts.....	979 68	403 08	436 33	590 29	946 14
Banking house.....	2,500 00	2,500 00	2 500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,500 00	2,574 40	2,592 56	2,592 56	2,626 46
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		559 35	1,122 89	1,297 42	5,167 79
Items in transit.....					35 00
United States bonds.....					
Due from banks in reserve cities..	46,214 02	48,539 98	55,000 08	51,339 02	47,924 03
Exchanges for clearing house.....					
U. S. and National bank currency	10,698 00	8,200 00	8,106 00	9,483 00	13,700 00
Gold coin.....	4,675 00	5,080 00	3,590 00	3,985 00	4,235 00
Silver coin.....	958 20	1,484 35	772 35	685 90	938 55
Nickels and cents.....	40 35	113 00	157 20	46 74	118 60
Checks, cash items and internal revenue account.....	945 25	534 55	131 42	521 91	662 28
<b>Totals.....</b>	<b>\$259,204 00</b>	<b>\$260,466 27</b>	<b>\$267,642 70</b>	<b>\$276,970 94</b>	<b>\$283,834 01</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,744 46	4,334 32	5,980 42	6,018 59	8,519 13
Dividends unpaid.....					
Commercial deposits subject to check.....	60,413 55	58,934 40	60,901 60	59,012 80	57,152 29
Commercial certificates of deposit	133,392 44	132,058 98	134,672 39	144,996 42	150,234 75
Due to banks and bankers.....	434 38		55 72		
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	17,214 17	20,138 57	21 032 57	21,043 13	22,927 84
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$259,204 00</b>	<b>\$260,466 27</b>	<b>\$267,642 70</b>	<b>\$276,970 94</b>	<b>\$283,834 01</b>

## STATE BANKS OF MICHIGAN.

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No. 182.

## STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

WM. H. AITKIN, *President*; A. H. MEDBURY, *Vice President*; FRANK J. BATTERSBEE, *Cashier*;  
GEORGE H. SCHLICHTING, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, Mary C. Richardson, Frank J. Battersbee, Melvin H. Aitkin,  
A. H. Medbury, H. C. Aitkin.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts. ....	\$102,187 96	\$107,561 48	\$108,276 62	\$102,475 11	\$96,000 62
Bonds, mortgages and securities..	15,841 63	15,971 00	15,530 99	15,130 99	18,051 99
Premiums paid on bonds.....					
Overdrafts.....	843 59	183 32	40	22 27	
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,109 00	1,096 00	1,096 00	1,096 00	1,096 00
Expenses.....	619 41				
Other real estate.....		1,200 00	1,200 00	1,200 00	1,200 00
Due from other banks and bank ers (not reserve cities).....	6,918 98	1,924 53		4,000 50	4,310 58
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	14,888 71	14,944 58	22,291 49	24,928 21	29,789 80
Exchanges for clearing house....	1,046 39				
U. S. and National bank currency	2 739 00	2,544 00	1,373 00	2,371 00	1,910 00
Gold coin.....	895 00	1,010 00	1,015 00	1 000 00	1,000 00
Silver coin.....	679 15	1,452 20	357 95	106 00	531 90
Nickels and cents.....	183 90	241 76	35 66	52 81	50 19
Checks, cash items and internal revenue account.....	20 67	103 55	320 97	13 35	303 08
<b>Totals.....</b>	<b>\$150,173 29</b>	<b>\$150,332 42</b>	<b>\$153,698 08</b>	<b>\$154,596 24</b>	<b>\$156,504 16</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,700 00	3,700 00	3,700 00	3,700 00	3,700 00
Undivided profits, less current ex- penses, interest and taxes paid.....		132 76	152 76	294 35	1,371 29
Dividends unpaid.....					
Commercial deposits subject to check.....	59,405 65	54,924 98	50,437 58	53,712 35	56,839 76
Commercial certificates of deposit	67,067 64	71,316 09	78,399 96	76,480 23	74,372 76
Due to banks and bankers.....		258 59	1,097 78	399 31	220 35
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$150,173 29</b>	<b>\$150,332 42</b>	<b>\$153,698 08</b>	<b>\$154,596 24</b>	<b>\$156,504 16</b>

## STATE BANKING DEPARTMENT.

No. 176.

## DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; W. G. BILLINGS, *Cashier*;  
M. A. MCBRATNEY, *Assistant Cashier*.

DIRECTORS.—A. B. Cullen, Israel Hill, James Baxter, Charles Blackmore, Geo. Leach,  
Simeon R. Billings, Frank Jaques, Samuel T. Hall, Wm. G. Billings.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$43,648 08	\$46,097 55	\$53,904 91	\$56,060 71	\$50,434 53
Bonds, mortgages and securities..	61,355 50	64,960 50	63,285 90	67,845 30	71,664 73
Premiums paid on bonds.....					
Overdrafts.....	150 44	448 66	373 31	612 54	2,554 93
Banking house.....	5,300 00	5,300 00	5,300 00	5,000 00	5,000 00
Furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	129 96	1,570 48	722 30	377 61	250 65
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	24,221 41	13,815 86	8,992 44	4,905 11	12,953 44
Exchanges for clearing house.....					
U S. and National bank currency..	2,263 00	3,217 00	3,186 00	1,636 00	1,874 00
Gold coin.....	3,575 00	4,710 00	4,290 00	1,980 00	1,835 00
Silver coin.....	1,087 15	1,054 95	933 75	461 35	709 50
Nickels and cents.....	148 26	210 73	155 71	200 79	201 56
Checks, cash items and internal revenue account.....	49 34			400 75	
<b>Totals.....</b>	<b>\$143,287 14</b>	<b>\$143,335 73</b>	<b>\$142,493 72</b>	<b>\$140,490 16</b>	<b>\$148,478 34</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,700 00	1,700 00	1,700 00	1,900 00	1,900 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,912 84	3,709 84	4,366 05	2,589 02	3,072 49
Dividends unpaid.....	30 00				
Commercial deposits subject to check.....	17,398 21	15,469 67	14,079 03	11,932 07	14,531 47
Commercial certificates of deposit	101,246 09	102,456 22			
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....			102,348 64	100,059 07	106,974 38
Notes and bills rediscounted.....				2,000 00	
Bills payable.....				2,000 00	2,000 00
<b>Totals.....</b>	<b>\$143,287 14</b>	<b>\$143,335 73</b>	<b>\$142,493 72</b>	<b>\$140,490 16</b>	<b>\$148,478 34</b>



## STATE BANKS OF MICHIGAN.

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No. 319.

## THE CITIZENS' STATE BANK OF DECATUR, DECATUR.

Organized August 15, 1905.

S. B. MONROE, *President*; D. E. BRIGHAM, J. C. DUNNINGTON, *Vice Presidents*;  
 GEO. T. POMEROY, *Cashier*; GEO. B. ROGERS, *Assistant Cashier*.

DIRECTORS.—S. B. Monroe, D. E. Brigham, J. C. Dunnington, Geo. T. Pomeroy, Geo. B. Rogers, J. E. Maxwell, A. J. Sherrod, E. J. Rawson, A. J. Goble.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug 25.	Report of Nov. 9.
Loans and discounts.....					\$20,846 76
Bonds, mortgages and securities..					10,487 00
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					776 07
Other real estate.....					100 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit .....					64 61
United States bonds.....					
Due from banks in reserve cities..					16,289 92
Exchanges for clearing house....					
U. S. and National bank currency ..					1,297 00
Gold coin.....					10 00
Silver coin.....					488 00
Nickels and cents.....					61 00
Checks, cash items and internal revenue account.....					15 00
<b>Totals.....</b>					<b>\$50,385 36</b>
<b>Liabilities.</b>					
Capital stock paid in.....					\$14,490 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					104 20
Dividends unpaid.....					
Commercial deposits subject to check.....					14,733 83
Commercial certificates of deposit ..					994 43
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					1,279 62
Savings certificates of deposit.....					13,783 28
Notes and bills rediscounted.....					
Bills payable .....					5,000 00
<b>Totals.....</b>					<b>\$50,385 36</b>

## STATE BANKING DEPARTMENT.

No. 102.

## FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President*; A. E. LAWRENCE, *Vice President*; L. D. HILL, *Cashier*.

DIRECTORS.—E. B. Copley, A. E. Lawrence, A. W. Haydon, Ward Copley, Belle A. Baker.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$68,800 52	\$52,931 13	\$56,790 83	\$58,533 67	\$94,333 57
Bonds, mortgages and securities..	61,988 25	64,138 25	66,339 25	64,688 25	65,363 25
Premiums paid on bonds.....					
Overdrafts.....	4,296 53	2,795 01	973 81	611 07	1,952 12
Banking house.....	2,500 00	2,500 00	2,500 00	4,000 00	4,000 00
Furniture and fixtures.....	1,250 00	1,250 00	2,750 00	1,250 00	1,293 39
Other real estate.....	407 63	407 63	476 83	543 39	
Due from other banks and bank- ers (not reserve cities).....		120 00			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	14,823 44	21,942 43	8,795 62	11,831 52	24,759 43
Exchanges for clearing house....					
U. S. and National bank currency	4,590 00	7,149 00	3,138 00	5,950 00	7,610 00
Gold coin.....	2,865 00	3,180 00	3,475 00	5,440 00	5,010 00
Silver coin.....	1,120 60	834 55	455 60	1,106 10	755 35
Nickels and cents.....	123 63	117 02	87 68	86 68	53 45
Checks, cash items and internal revenue account.....	1,403 49	89 47	2,369 50	756 40	745 12
<b>Totals.....</b>	<b>\$164,139 09</b>	<b>\$157,454 49</b>	<b>\$148,151 10</b>	<b>\$154,797 08</b>	<b>\$195,875 68</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,394 21	5 276 12	6,225 42	5,725 92	7,502 14
Dividends unpaid.....					
Commercial deposits subject to check.....	59,533 67	50,034 45	37,816 27	36,205 75	52,222 83
Commercial certificates of deposit	32,152 17	66,143 92	65,121 91	66,992 51	92,445 72
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....			2,987 50	4,872 90	7,704 90
Savings certificates of deposit....	32,059 04				
Notes and bills rediscounted....					
Bills payable.....				5,000 00	
<b>Totals.....</b>	<b>\$164,139 09</b>	<b>\$157,454 49</b>	<b>\$148,151 10</b>	<b>\$154,797 08</b>	<b>\$195,875 68</b>

## STATE BANKS OF MICHIGAN.

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No. 196.

## FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President*; AMANDA ARNOT, *Vice President*; E. M. MARK, *Cashier*;  
R. J. ARNOT, *Assistant Cashier*.

DIRECTORS.—Ira Arnot, Amanda Arnot, Myra Arnot Mark, E. M. Mark, Vernie Arnot Wooley.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$140,275 42	\$143,710 60	\$133,355 93	\$136,997 60	\$132,797 50
Bonds, mortgages and securities..	22,614 50	22,506 57	16,957 57	18,379 32	18,325 82
Premiums paid on bonds.....					
Overdrafts.....	1,280 99	2,573 57	1,208 82	848 54	1,212 31
Banking house.....	1,937 35	1,937 35	1,937 35	1,937 35	1,937 35
Furniture and fixtures.....	2,730 26	2,754 26	2,774 26	2,774 26	2,867 26
Other real estate. Due from other banks and bank- ers (not reserve cities).....	6,609 99	4,699 91	2,030 10		3,768 15
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,047 73	13,299 79	23,707 57	15,922 83	18,573 33
Exchanges for clearing house....	5,724 50	1,502 34	1,122 27		1,445 05
U. S. and National bank currency	19,248 00	11,638 00	6,802 00	11,440 00	10,019 00
Gold coin.....	2,150 00	2,385 00	835 00	45 00	645 00
Silver coin.....	151 15	46 20	91 75	205 25	297 25
Nickels and cents.....	42 83	24 04	96 86	54 82	30 07
Checks, cash items and internal revenue account.....				2,139 56	
<b>Totals.....</b>	<b>\$223,812 81</b>	<b>\$207,129 63</b>	<b>\$190,869 48</b>	<b>\$190,744 62</b>	<b>\$191,918 09</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	897 21	811 66	725 41	949 38	1,910 59
Dividends unpaid.....					
Commercial deposits subject to check.....	48,783 56	32,109 78	29,041 25	33,019 45	32,841 86
Commercial certificates of deposit	156,132 04	156,190 12	135,102 82	130,775 79	131,165 64
Due to banks and bankers.....		18 07			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....			8,000 00	8,000 00	8,000 00
<b>Totals.....</b>	<b>\$223,812 81</b>	<b>\$207,129 63</b>	<b>\$190,869 48</b>	<b>\$190,744 62</b>	<b>\$191,918 09</b>

No. 195.

## STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

WM. H. AITKIN, *President*; GEO. B. FORRESTER, *Vice President*; C. E. MCCLUSKY, *Cashier*;  
M. E. WEST, *Assistant Cashier*.

DIRECTORS.—Wm. H. Aitkin, H. C. Aitkin, M. C. Richardson, M. H. Aitkin, Geo. B. Forrester.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$114,233 23	\$114,633 39	\$116,119 16	\$117,834 25	\$126,669 45
Bonds, mortgages and securities..	6,119 35	6,385 35	6,460 35	7,260 35	7,136 74
Premiums paid on bonds.....					
Overdrafts.....	70 66	359 38	1,912 59	111 37	201 14
Banking house.....	1,810 00	1,810 00	1,910 00	1,910 00	1,975 00
Furniture and fixtures.....	800 00	800 00	765 00	1,430 00	1,430 00
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bank- ers (not reserve cities).....	117 07	719 21	450 52	12 39	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	12,486 07	12,103 98	10,316 59	13,241 51	13,546 09
Exchanges for clearing house.....					
U. S. and National bank currency	1,345 00	2,969 00	3,719 00	1,705 00	4,077 00
Gold coin.....	1,830 00	915 00	1,455 00	1,525 00	2,190 00
Silver coin.....	602 90	487 50	300 85	583 70	274 45
Nickels and cents.....	106 43	84 81	67 00	103 56	47 98
Net loss.....				724 84	
Checks, cash items and internal revenue account.....	1,229 92	180 09	172 47	80 94	362 09
<b>Totals.....</b>	<b>\$142,250 63</b>	<b>\$142,947 71</b>	<b>\$145,148 13</b>	<b>\$148,322 81</b>	<b>\$159,310 54</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	2,400 00	2,400 00	2,400 00	2,700 00	2,700 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,442 29	2,440 26	3,033 21		589 42
Dividends unpaid.....					
Commercial deposits subject to check.....	30,824 72	35,407 71	36,623 51	36,944 62	42,212 12
Commercial certificates of deposit	91,553 09	87,699 74	81,558 41	86,745 95	93,521 13
Due to banks and bankers.....	30 53			399 24	554 87
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....			6,533 00	6,533 00	4,733 00
Bills payable.....					
<b>Totals.....</b>	<b>\$142,250 63</b>	<b>\$142,947 71</b>	<b>\$145,148 13</b>	<b>\$148,322 81</b>	<b>\$159,310 54</b>

No. 210.

## DELRAY SAVINGS BANK, DELRAY.

Organized October 17, 1898.

CHARLES E. LYON, *President*; F. J. CLIPPERT, *Vice President*; H. E. CANDLER, *Cashier*.

DIRECTORS.—Chas. E. Lyon, F. J. Clippert, Charles K. Latham, F. A. Smith, Geo. H. Russel, T. H. Simpson, H. E. Candler.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$133,222 53	\$137,948 68	\$143,116 46	\$153,453 68	\$162,785 52
Bonds, mortgages and securities..	152,696 00	154,833 00	162,908 00	164,017 00	177,203 00
Premiums paid on bonds.....					
Overdrafts.....	10 10	115 27	6 63	4 60	162 68
Banking house.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	2,200 00	2,200 00	2,200 00	2,000 00	2,203 75
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		5,016 66	5,050 00	10,133 33	10,233 33
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	46,133 54	85,965 30	83 132 36	129,042 91	68,472 01
Exchanges for clearing house.....					
U. S. and National bank currency	11,237 00	8,205 00	19,336 00	13,914 00	22,339 90
Gold coin.....	7,290 00	4,105 00	1,625 00	5,562 50	7,132 50
Silver coin.....	2,791 65	2,390 10	1,463 30	2,128 45	2,816 60
Nickels and cents.....	69 45	157 32	107 40	275 19	235 06
Checks, cash items and internal revenue account.....	115 40	120 54	666 56	1 063 28	2,717 98
<b>Totals.....</b>	<b>\$368,265 67</b>	<b>\$413,456 87</b>	<b>\$432,111 71</b>	<b>\$494,094 94</b>	<b>\$464,807 43</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25 000 00	\$25,000 00	\$25 000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,356 01	7,291 99	10,117 58	8,085 46	11,171 58
Dividends unpaid.....	20 00			4 00	
Commercial deposits subject to check.....	137,406 45	162,695 82	168,566 89	217,286 80	164,589 90
Commercial certificates of deposit	4,231 44	2,613 64	2,130 70	2,070 79	5,174 76
Due to banks and bankers.....					
Certified checks.....	460 00	345 85	1,610 00	564 40	662 00
Cashier's checks outstanding.....					
Savings deposits.....	190,791 77	210,509 57	219,686 54	235,083 49	252,210 09
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$368,265 67</b>	<b>\$413,456 87</b>	<b>\$432,111 71</b>	<b>\$494,094 94</b>	<b>\$464,807 43</b>

No. 301.

## THE DELTON STATE BANK, DELTON.

Organized November 3, 1904.

A. A. ALDRICH, *President*; J. G. HUGHES, *Vice President*; E. S. MOREHOUSE, *Cashier*.

DIRECTORS.—A. A. Aldrich, J. G. Hughes, E. S. Morehouse, Donald McLeay, Will Elliott, L. P. Terpening, James Collins.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$19,796 46	\$23,859 12	\$30,564 38	\$34,960 52	\$42,120 13
Bonds, mortgages and securities..	14,820 98	14,827 66	17,388 66	17,928 66	22,267 16
Premiums paid on bonds.....	536 54	536 54	329 05		
Overdrafts.....	93 17	22 35	98 56	402 27	501 72
Banking house.....	600 00	600 00	600 00	600 00	600 00
Furniture and fixtures.....	454 63	713 23	713 23	713 23	800 00
Other real estate .....					
Expenses.....	39 98				
Due from other banks and bank- ers (not reserve cities).....	996 07	997 54	2,006 79	495 26	1,708 57
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	6,149 01	14,224 23	14,170 16	15,881 95	4,917 31
Exchanges for clearing house...					
U. S. and National bank currency	3,646 00	1,630 00	3,729 00	2,939 00	3,208 00
Gold coin.....	550 00	865 00	785 00	935 00	255 00
Silver coin.....	561 83	441 15	108 60	588 70	635 00
Nickels and cents.....	2 93	2 22	1 18	9 50	2 35
Checks, cash items and internal revenue account.....	8,068 38	2,498 80		2,019 98	36 44
<b>Totals.....</b>	<b>\$56,355 98</b>	<b>\$60,917 54</b>	<b>\$70,493 61</b>	<b>\$77,373 57</b>	<b>\$77,101 97</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.		192 14	233 58	90 33	284 49
Dividends unpaid.....					
Commercial deposits subject to check.....	11,197 55	9,929 64	8,109 66	11,506 65	7,916 43
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	359 64	306 89	317 83	299 89	394 46
Savings certificates of deposit.....	24,799 79	30,438 87	41,832 54	45,486 70	48,506 59
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$56,355 98</b>	<b>\$60,917 54</b>	<b>\$70,493 61</b>	<b>\$77,373 57</b>	<b>\$77,101 97</b>

## STATE BANKS OF MICHIGAN.

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No. 73.

## CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

WM. P. HOLLIDAY, *President*; C. P. COLLINS, *Vice President*; HARRY J. FOX, *Cashier*;  
MEYER BING, *Assistant Cashier*.

DIRECTORS.—Wm. P. Holliday, Wm. T. Gage, Harry J. Fox, Chas. P. Collins, Alex. I. McLeod,  
Edgar Rexford, Samuel T. Douglas.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$328,611 46	\$344,307 51	\$379,577 59	\$393,054 41	\$405,750 48
Bonds, mortgages and securities..	363,892 52	407,209 72	431,705 99	455,039 66	488,154 18
Premiums paid on bonds.....					
Overdrafts.....	221 16	175 95	404 46	1,662 79	22 31
Banking house.....	18,111 50	22,396 50	25,766 49	26,823 95	26,823 95
Furniture and fixtures.....	1,737 45	2,227 45	8,174 95	8,468 95	8,466 95
Other real estate.....	5,843 13	6,919 02	6,919 02	6,450 52	6,163 42
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	343 85	175 00	396 25	30 00	312 18
United States bonds.....					
Due from banks in reserve cities..	98,923 93	131,023 13	100,820 78	104,124 38	174,314 51
Exchanges for clearing house....	10,437 64	8,861 97	11,642 97	10,488 83	14,666 46
U. S. and National bank currency	23,905 00	24,433 00	34,258 00	31,967 00	37,850 00
Gold coin.....	10,735 00	5,165 00	11,705 00	10,425 00	11,285 00
Silver coin.....	1,539 00	1,707 25	1,679 25	2,238 85	2,246 80
Nickels and cents.....	271 91	206 06	228 31	237 81	277 29
Checks, cash items and internal revenue account.....	143 92	354 15	172 83	198 40	191 55
<b>Totals.....</b>	<b>\$869,627 47</b>	<b>\$955,770 81</b>	<b>\$1,013,451 89</b>	<b>\$1,051,310 55</b>	<b>\$1,176,526 03</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	6,328 83	7,247 86	18,771 41	8,502 81	9,497 61
Dividends unpaid.....	245 00			3 50	
Commercial deposits subject to check.....	157,782 31	167,056 70	183,019 10	165,230 79	195,585 64
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....	168 16	7 359 60	2,213 57	2,443 04	292 61
Cashier's checks outstanding....	690 20	507 50	575 47	2 281 00	42 80
Savings deposits.....	539,719 17	605,611 25	653,327 63	707,397 63	804,109 00
Savings certificates of deposit....	34,703 80	37 887 81	25,544 71	34,561 78	36 993 37
Notes and bills rediscounted:....					
Bills payable.....					
<b>Totals.....</b>	<b>\$869,627 47</b>	<b>\$955,770 81</b>	<b>\$1,013,451 89</b>	<b>\$1,051,310 55</b>	<b>\$1,176,526 03</b>

No. 82.

## CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

RICHARD H. FYFE, *President*; THOMAS BERRY, *Vice President*; FRANK F. TILLOTSON, *Cashier*;  
F. J. KIRTS, *Assistant Cashier*.

DIRECTORS.—Thomas Berry, C. A. Kent, Frank F. Tillotson, Richard H. Fyfe, W. F. Jewell,  
George Osjus, David S. Carter, Gaylord W. Gillis, Fred Postal, George S. Field, Frank  
Filler, Hugh Wallace.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$856,144 30	\$915,735 40	\$946,542 72	\$1,058,573 14	\$1,058,104 45
Bonds, mortgages and securities..	506,713 31	507,083 05	504,171 35	577,800 78	569,534 52
Premiums paid on bonds.....	1,889 65	1,299 65	1,218 75	1,104 75	1,104 75
Overdrafts.....	107 12	720 10	1,471 70	284 74	51 25
Banking house.....					
Furniture and fixtures .....	13,801 50	13,801 50	13,801 50	13,301 50	13,301 50
Other real estate.....	86,995 61	86,825 69	85,337 01	75,548 99	76,867 43
Due from other banks and bank ers (not reserve cities).....	24,846 35	23,013 40		20,200 69	33,494 60
Items in transit.....			13,409 02		
United States bonds.....					
Due from banks in reserve cities..	107,894 33	159,966 18	214,193 14	144,153 49	238,494 01
Exchanges for clearing house....	16,589 20	27,220 76	20,742 41	21,541 22	45,249 55
U. S. and National bank currency	51,439 00	39,396 00	70,470 00	88,138 25	65,193 00
Gold coin.....	57,200 00	72,125 00	68,200 00	55,365 00	60,525 00
Silver coin.....	2,796 35	3,323 00	2,365 00	5,165 00	7,923 00
Nickels and cents.....	160 10	151 32	83 28	216 42	294 49
Checks, cash items and internal revenue account.....				100 00	
Totals.....	\$1,726,576 97	\$1,850,661 05	\$1,942,005 88	\$2,061,495 97	\$2,170,137 55
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	36,000 00	36,000 00	36,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,192 44	12,603 95	19,781 58	10,555 64	18,733 61
Dividends unpaid.....	370 00	62 50			
Commercial deposits subject to check.....	502,610 27	540,833 58	609,991 33	818,381 47	852,609 83
Commercial certificates of deposit	61,620 86	108,881 44	94,897 63	72,846 68	8,371 31
Due to banks and bankers.....	206,746 98	215,922 11	192,674 51	167,109 78	193,450 32
Certified checks.....	1,729 47	773 01	12,124 52	5,229 57	9,799 24
Cashier's checks outstanding....	1,399 50	397 77	10,455 21	165 78	624 98
Savings deposits.....	662,043 58	689,195 28	696,425 79	716,993 94	712,636 59
Savings certificates of deposit....	45,963 87	45,991 41	69,655 31	30,013 11	133,911 67
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$1,726,576 97	\$1,850,661 05	\$1,942,005 88	\$2,061,495 97	\$2,170,137 55



No. 47.

## DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

D. C. DELAMATER, *President*; C. A. DEAN, *Vice President*; EUSTACE C. BOWMAN, *Assistant to the President*; THOMAS F. HANCOCK, *Cashier*; CYRUS BOSS, *Assistant Cashier*.

DIRECTORS.—Geo. Hendrie, F. B. Sibley, D. C. Delamater, C. A. Dean, W. K. Anderson, E. A. Chapoton, James H. Muir, Philip H. McMillan, Sidney T. Miller, Strathern Hendrie.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,470,143 13	\$1,409,548 07	\$1,387,168 78	\$1,297,190 90	\$1,538,846 24
Bonds, mortgages and securities..	4,796,186 85	4,990,700 25	5,112,366 34	5,290,798 46	5,417,920 46
Premiums paid on U. S. bonds...	11,556 10	25,080 75	24,955 75	15,821 90	15,996 90
Overdrafts.....	955 59	502 25	716 06	1,180 36	564 65
Banking house.....				17,234 82	18,657 93
Furniture and fixtures.....	4,462 78	4,217 78	4,152 78	4,654 50	4,679 00
Other real estate.....	259,602 56	253,643 16	249,974 74	297,215 35	249,956 48
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	12,909 98	29,438 67	13,873 89	18,699 59	18,356 20
United States bonds.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Due from banks in reserve cities..	591,821 65	620,838 91	805,014 78	768,586 97	706,765 81
Exchanges for clearing house....	23,719 33	15,351 02	21 832 61	21 491 63	32,284 53
U. S. and National bank currency	434,121 00	375,050 00	269,273 00	318,210 00	364,864 00
Gold coin.....	388,879 50	302,578 50	329,809 00	322,183 00	313,363 00
Silver coin.....	3,329 65	3,832 05	4,065 85	6,171 35	5,196 80
Nickels and cents.....	666 90	1,089 40	907 01	837 10	940 48
Checks, cash items and internal revenue account.....	2,497 05	19,854 82	809 06	1,466 08	4,836 49
<b>Totals.....</b>	<b>\$8,400,842 07</b>	<b>\$8,451,725 63</b>	<b>\$8,624,919 65</b>	<b>\$8,771,732 01</b>	<b>\$9,093,128 97</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	332,700 86	326,144 11	342,364 12	335,917 03	350,237 10
Dividends unpaid.....	2 800 00	600 00	600 00	650 00	600 00
Commercial deposits subject to check.....	588,177 46	523,921 17	559,642 94	503,414 93	665,641 31
Commercial certificates of deposit	58,285 11	61,104 81	56,237 09	54,492 02	58,865 17
Due to banks and bankers .....	69,176 20	88,979 72	53,099 31	94,906 58	101,648 69
Certified checks.....	6,262 96	4,881 23	5,837 13	21,808 42	4,809 28
Cashier's checks outstanding.....	32 58	1 361 52	22,033 76	2 045 75	20,166 97
Savings deposits.....	6,743,466 90	6,844,733 07	6,985,135 30	7,092,157 28	7,271,734 95
Savings certificates of deposit....				6,350 00	19,425 50
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$8,400,842 07</b>	<b>\$8,451,725 63</b>	<b>\$8,624,919 65</b>	<b>\$8,771,732 01</b>	<b>\$9,093,128 97</b>

## STATE BANKING DEPARTMENT.

## DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President*; THEODORE D. BUHL, EDWARD H. BUTLER, *Vice Presidents*;  
 HOWARD D. LESHNER, *Treasurer*; RALPH STONE, *Secretary*; LAWRENCE K. BUTLER,  
*Assistant Secretary*; LEWIS LE B. GOODWIN, *Mgr. Bond Department*;  
 FRED WIXSON, *Mgr. Audit Department*.

DIRECTORS.—Ammi W. Wright, Theodore D. Buhl, Henry L. Kanter, James E. Davidson,  
 Frederick E. Driggs, James McGregor, Charles A. Dean, James N. Wright, Elisha H.  
 Flinn, Henry P. Baldwin, Chester G. White, Edwin C. Nichols, George Peck, Edward  
 H. Butler, John H. Avery, Daniel L. Quirk, Alexander McPherson, Sidney T. Miller,  
 Frank W. Gilchrist, Frank W. Eddy, Rasmus Hanson, Lucius Lilliey, John S. Gray,  
 Edward D. Stair, Benton Hanchett, James E. Danaher, Arthur H. Fleming.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Collateral loans. Time.....	\$1,106,195 85	\$942,830 14	\$1,043,999 03	\$1,426 516 16	\$1,523,242 11
Demand .....	1,128,287 64	226,087 64	378,248 47	222,622 64	729,299 52
Loans on real estate mortgages.					
In office.....	177,759 44	143,259 44	130,364 44	129,702 57	105,425 00
With State Treasurer .....	207,350 00	207,350 00	202 350 00	200,850 00	207,225 00
Other loans.....					
Bonds. In office .....	413,101 64	526,152 19	436,025 00	906,760 30	763,497 50
With State Treasurer .....					
Stocks .....					
Real estate owned.....					
Other investments .....					
Advances to trusts.....	63,976 59	85,432 49	90,141 38	77,923 06	105,753 25
Premiums paid .....	2,251 35	11,120 53	2,164 00	13,139 70	6,715 44
Safe deposit vaults .....					
Furniture and fixtures .....					
Due from approved reserve agents	915,038 16	1,194,951 18	1,062,384 42	875,759 23	408,327 55
Due from other banks and bankers	175,041 42	75,005 07	61,713 29	62,112 61	31,067 89
Cash items .....	9,785 38	898 80	1,214 44	907 65	33,680 81
Nickels and cents .....	1 98	75	2 94	1 45	1 16
Silver coin.....	20 85	34 80	38 40	26 00	33 10
Gold coin.....	140 00	240 00	370 00	110 00	95 00
U. S. and National bank notes ...	732 00	2,990 00	1,633 00	1,875 00	1,044 00
<b>Totals.....</b>	<b>\$3,252,682 30</b>	<b>\$3,416,322 94</b>	<b>\$3,411,268 81</b>	<b>\$3,918,306 37</b>	<b>\$3,915,400 33</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500 000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits (less expenses, interest and taxes paid).....	205,783 27	221,859 46	200,154 27	232,526 98	254,396 10
Dividends unpaid.....					
Trust deposits .....	2,046,899 03	2,176,976 22	2,131,687 75	2,675,629 95	2,648,446 29
Accrued interest and taxes .....		18,397 26	19,426 79	10,149 44	12,587 94
Debentures .....					
Other liabilities .....					
<b>Total .....</b>	<b>\$3,252,682 30</b>	<b>\$3,416,322 94</b>	<b>\$3,411,268 81</b>	<b>\$3,918,306 37</b>	<b>\$3,915,400 33</b>

## THE DETROIT UNITED BANK, DETROIT.

FRANK B. LELAND, *President*; GEO. H. HOPKINS, SILAS B. COLEMAN, *Vice Presidents*; JAMES H. TRIBOU, *Cashier*; THOMAS MILSOM, C. B. CRAMER, J. R. BARKHAM, *Auditors*.

DIRECTORS.—Frank B. Leland, Waldo A. Avery, Geo. H. Hopkins, Fred M. Warner, Albert F. Peck, Silas B. Coleman, Henry W. Standart.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					
Bonds, mortgages and securities..	\$509,803 30	\$510,805 81	\$571,582 16	\$747,315 04	\$836,731 61
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Due from banks, trust companies and cash on hand.....	74,118 85	141,176 70	178,532 55	66,363 75	50,437 92
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$583,922 15</b>	<b>\$651,842 51</b>	<b>\$750,114 71</b>	<b>\$813,678 79</b>	<b>\$887,169 53</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	11,000 00	11,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	2,416 18	3,981 80	5,869 29	3,480 15	4,550 75
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	444,203 31	491,746 53	594,703 71	639,594 13	702,534 05
Savings certificates of deposit....	28,302 66	47,114 18	40,541 61	59,634 51	69,064 73
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$583,922 15</b>	<b>\$651,842 51</b>	<b>\$750,114 71</b>	<b>\$813,678 79</b>	<b>\$887,169 53</b>

## No. 9.

## THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WM. LIVINGSTONE, *President*; JOSEPH L. HUDSON, GEORGE H. BARBOUR, *Vice Presidents*;  
CHARLES A. WARREN, *Cashier*; D. S. CARNEGIE, C. E. PARTRIDGE, *Assistant Cashiers*;  
GEO. T. BREEN, *Auditor*.

DIRECTORS.—George H. Barbour, J. L. Hudson, C. A. Warren, William Livingstone, James B. McKay, Bethune Duffield, Marshall H. Godfrey, Augustus C. Stellwagen, Silas P. Hovey, Aaron A. Parker, John Pridgeon, James E. Danaher.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,194,313 31	\$1,220,632 88	\$1,301,071 07	\$1,583,180 22	\$1,480,194 12
Bonds, mortgages and securities..	2,188,497 30	2,204,060 44	2,123,091 99	2,157,057 93	2,243,463 10
Premiums paid on bonds.....	8,500 00	8,500 00	5,625 00	5,625 00	5,625 00
Overdrafts.....	405 09	520 69	3,448 14	432 03	257 56
Banking house.....	33,491 29	33,491 29	33,491 29	33,491 29	33,491 29
Furniture and fixtures.....	5,040 10	5,000 10	5,000 10	5,000 10	5,000 10
Other real estate.....	143,466 28	152,943 21	146,768 21	141,864 04	151,302 98
Due from other banks and bank- ers (not reserve cities).....	31,567 67	20,859 66	20,444 03	21,757 46	15,296 26
Items in transit .....					
United States bonds.....					
Due from banks in reserve cities..	345,219 27	522,539 76	564,702 69	580,443 99	600,490 46
Exchanges for clearing house....	87,921 39	67,449 79	42,767 95	43,974 09	82,611 41
U. S. and National bank currency	113,516 00	103,038 00	207,287 00	190,597 00	185,977 00
Gold coin.....	160,070 50	147,083 00	153,729 00	143,927 50	150,760 00
Silver coin.....	10,468 30	9,680 10	10,991 00	19,260 80	10,390 30
Nickels and cents.....	1,103 06	1,123 62	576 33	671 99	592 45
Checks, cash items and internal revenue account.....	580 83	11,282 27	4,129 49	8,264 72	15,298 37
<b>Totals.....</b>	<b>\$4,324,160 39</b>	<b>\$4,508,204 81</b>	<b>\$4,623,123 29</b>	<b>\$4,935,548 76</b>	<b>\$4,980,750 40</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$242,700 00	\$250,000 00
Surplus fund.....	110,000 00	110,000 00	110,000 00	130,000 00	150,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	35,378 79	44,603 48	50,417 85	57,119 09	38,402 32
Dividends unpaid.....	318 00	15 00	19 25	1 75	10 50
Commercial deposits subject to check.....	944,106 39	1,017,405 95	1,035,388 06	1,204,207 30	1,112,601 41
Commercial certificates of deposit	1,610 49				
Due to banks and bankers.....					
Certified checks.....	3,062 48	3,398 07	7,759 69	6,795 26	9,988 06
Cashier's checks outstanding.....	5,041 96	8,509 81	6,789 88	5,257 62	30,718 03
Savings deposits.....	2,826,541 81	2,938,099 13	2,994,859 21	3,120,456 49	3,185,754 30
Savings certificates of deposit.....	197,016 42	184,277 48	215,077 15	168,173 28	201,282 94
Reserve for taxes.....	1,084 05	1,895 89	2,812 20	237 97	1,992 84
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$4,324,160 39</b>	<b>\$4,508,204 81</b>	<b>\$4,623,123 29</b>	<b>\$4,935,548 76</b>	<b>\$4,980,750 40</b>

## No. 5.

## THE GERMAN-AMERICAN BANK, DETROIT.

Organized February 3, 1883.

JOHN S. GRAY, *President*; CHAS. E. KANTER, *Vice President*; GEO. H. KIRCHNER, *Cashier*.DIRECTORS.—C. E. Kanter, John S. Gray, Philip Breitmeyer, George H. Kirchner,  
Edwin A. Burch.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$640,669 45	\$595,505 35	\$650,331 11	\$671,729 80	\$663,109 76
Bonds, mortgages and securities..	435,375 54	442,742 98	457,994 73	483,694 85	529,505 37
Premiums paid on bonds.....					
Overdrafts.....	213 25	1,976 12	704 70	750 82	243 29
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	16,095 48	21,200 46	17,558 45	15,361 06	13,398 24
Due from other banks and bank- ers (not reserve cities).....	10,116 19	7,131 62	16,051 43	8,109 10	2,521 64
Items in transit.....	13,911 75	23,802 74	3,953 39	1,702 41	8,269 91
United States bonds.....					
Due from banks in reserve cities..	241,538 09	262,372 98	298,007 89	276,319 83	320,286 50
Exchanges for clearing house....	17,303 93	15,947 04	24,398 79	17,871 49	8,436 02
U. S. and National bank currency	148,787 00	66,575 00	64,855 00	73,690 00	59,570 00
Gold coin.....	62,947 50	56,232 50	59,777 50	63,032 50	61,937 50
Silver coin.....	8,294 30	3 827 90	6,289 25	5,839 70	6,683 00
Nickels and cents.....	451 55	392 33	425 53	224 99	386 60
Checks, cash items and internal revenue account.....	1,068 12	1,474 87	1,625 50	2,266 33	845 24
<b>Totals.....</b>	<b>\$1,597,772 15</b>	<b>\$1,590,181 79</b>	<b>\$1,602,973 36</b>	<b>\$1,623,792 78</b>	<b>\$1,676,173 07</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	32,500 00	32,500 50
Undivided profits, less current ex- penses, interest and taxes paid.	37,112 87	39,941 14	42,892 97	40,278 91	41,606 93
Dividends unpaid.....	87 50			42 00	
Commercial deposits subject to check.....	404,510 82	322,230 68	386,602 18	383,352 15	370,721 09
Commercial certificates of deposit..	2,510 25	7,260 00	6,131 73	7,858 08	10,619 50
Due to banks and bankers.....	75,668 68	37,652 45	40,977 12	47,034 53	74,178 20
Certified checks.....	2,000 00	1,021 34	4,583 51	1,493 92	4,605 44
Cashier's checks outstanding.....	5,040 79	1,033 11	4,081 84	2,797 79	1,080 04
Savings deposits.....	940,843 24	961,002 77	987,704 01	1,008,434 80	1,040,861 67
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,597,772 15</b>	<b>\$1,590,181 79</b>	<b>\$1,602,973 36</b>	<b>\$1,623,792 78</b>	<b>\$1,676,173 07</b>

## STATE BANKING DEPARTMENT.

No. 96.

## THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; W. K. ANDERSON, CHARLES I. FARRELL, *Vice Presidents*;  
 JULIUS H. HAASS, *Cashier*; EDWIN J. ECKERT, ARTHUR E. LOCH,  
*Assistant Cashiers*.

DIRECTORS.—James McGregor, Chas. I. Farrell, Leartus Connor, Frederick Guenther, Ralph  
 Phelps, Jr., Julius H. Haass, Geo. H. Clippert, Wm. K. Anderson, Orla B. Taylor, Emory  
 W. Clark.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,273,701 31	\$1,423,988 81	\$1,695,445 18	\$1 611 577 75	\$1,740,830 74
Bonds, mortgages and securities..	1,694,444 21	1,759,518 05	1,847 463 87	1,925,613 64	2,044,736 74
Premiums paid on bonds.....					
Overdrafts.....	276 74	503 93	1,203 20	479 35	1,253 55
Banking house.....		12,680 36	19,000 00	20,080 00	23,378 78
Furniture and fixtures.....	17,300 00	17,929 82	21,069 04	19,649 29	19,666 29
Other real estate.....	64,442 34	64 265 09	59,631 09	57,495 24	46,954 69
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	14,341 70	6,162 80	11,232 23	13,584 39	10,493 35
United States bonds.....					
Due from banks in reserve cities..	639,209 72	582,989 42	412,964 16	555,705 90	626,312 45
Exchanges for clearing house....	32,137 61	17,310 55	22,744 57	23,665 41	33,059 13
U. S. and National bank currency	123,354 00	117,617 00	112,019 00	110,130 00	112,595 00
Gold coin.....	69,220 00	112,940 00	115,317 30	108,075 00	112,122 50
Silver coin.....	13,150 00	5,880 00	10,741 75	7,167 50	6,381 50
Nickels and cents.....	252 41	2,698 77	101 35	511 34	239 82
Checks, cash items and internal revenue account.....	246 98	127 63	54 15	409 36	169 94
<b>Totals.....</b>	<b>\$3,942,077 02</b>	<b>\$4,123,804 87</b>	<b>\$4,328,906 59</b>	<b>\$4,449,344 17</b>	<b>\$4,787,176 68</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	150,000 00	150,000 00	175,000 00	175,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	25,540 43	41,935 20	56,144 67	29,393 60	45,704 83
Dividends unpaid.....					
Commercial deposits subject to check.....	701,865 75	686,642 81	753,679 99	793,710 03	928,115 39
Commercial certificates of deposit	4,145 97	3,715 15	7 729 55	6,119 76	7,279 64
Due to banks and bankers.....	59,204 93	59,980 26	54,851 64	49,276 20	52,749 60
Certified checks.....	4,172 58	5,193 83	13,919 07	6,839 59	7,626 55
Cashier's checks outstanding.....					
Savings deposits.....	2,592,831 81	2,719,289 45	2,829,496 54	2,900,188 31	3,066,515 84
Savings certificates of deposit....	67,985 55	57,048 23	63,085 13	89,816 68	104,184 83
Subscription to increase of cap- ital and surplus, etc.....	186,330 00				
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$3,942,077 02</b>	<b>\$4,123,804 87</b>	<b>\$4,328,906 59</b>	<b>\$4,449,344 17</b>	<b>\$4,787,176 68</b>

## No. 94.

## \* THE MARINE SAVINGS BANK OF DETROIT, DETROIT.

Organized March 23, 1890.

J. W. DAILEY, *President*; JOHN PRIDGON, JR., *Vice President*; WM. E. REILLY, *Cashier*; GEORGE E. BEARD, *Assistant Cashier*.

DIRECTORS.—A. A. Parker, J. W. Dailey, Sidney T. Miller, John Pridgon, Jr., Charles F. Bielman, L. C. Waldo, Robert T. Gray, M. E. Farr, Frank Filer, Jas. E. Danaher.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					
Bonds, mortgages and securities..					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....					

\*Voluntary liquidation December 29, 1904. Liquidated by Dime Savings Bank, Detroit.

## STATE BANKING DEPARTMENT.

No. 81.

## MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; CHARLES C. JENKS, *Vice President*; GEORGE WILEY, *Treasurer*;  
CHARLES EMERSON, *Secretary*.

TRUSTEES.—Clarence M. Burton, Henry A. Cleland, George Peck, Frank Crandell, Charles C. Jenks, Hoyt Post, James D. Standish, Claud, H. Candler, George Wiley, James S. Holden.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$906,333 02	\$975,379 99	\$947,200 12	\$1 122,242 01	\$1,173,298 93
Bonds, mortgages and securities..	\$30,091 91	844,934 76	868,185 63	924,874 53	941,323 25
Premiums paid on bonds.....	4,000 00	4,000 00	4,499 00	4,879 00	4,879 00
Overdrafts.....	379 90	792 09	104 02	316 64	344 12
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	37,477 75	37 477 75	37,477 75	38,717 75	37,717 75
Due from other banks and bank- ers (not reserve cities).....		1,478 01	123 82	1,794 07	5,571 93
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	371,451 15	274,254 31	407,864 41	395,069 27	450,611 89
Exchanges for clearing house.....	19,979 84	27,099 91	8,468 78	31,086 47	14,805 61
U. S. and Nationa' bank currency	44,719 25	54,875 00	33,438 25	44,345 00	30,670 00
Gold coin.....	61,300 00	60,553 90	61,240 00	61,170 00	63,922 50
Silver coin.....	1,877 35	1,884 80	2,363 75	2,805 50	2,843 55
Nickels and cents.....	154 44	121 58	122 91	481 56	254 41
Checks, cash items and internal revenue account.....	201 65	204 47	224 22	1 499 51	729 34
<b>Totals.....</b>	<b>\$2,280,026 32</b>	<b>\$2,285,656 37</b>	<b>\$2,373,412 66</b>	<b>\$2,641,281 31</b>	<b>\$2,729,037 28</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	34,818 56	36,274 03	43,220 49	40,333 22	43,746 57
Dividends unpaid.....	210 00	70 00			
Commercial deposits subject to check.....	579,822 33	522,221 49	555,941 56	708,358 38	854 463 19
Commercial certificates of deposit	2,575 40	592 67	2,911 61	17,002 67	66,130 42
Due to banks and bankers.....	9,851 30	7,350 94	7,471 28	6,420 90	5,901 70
Certified checks.....	330 88	2,271 27	2,049 75	2,877 96	10,616 46
Cashier's checks outstanding....	361 41	143 49	156 01	2,975 00	1,553 25
Savings deposits.....	1,171,403 10	1,226,557 61	1,244,262 09	1,287,869 65	1 228,903 66
Savings certificates of deposit....	130,653 34	140 174 87	167,399 87	165,443 53	167,692 03
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$2,280,026 32</b>	<b>\$2,285,656 37</b>	<b>\$2,373,412 66</b>	<b>\$2,611,281 31</b>	<b>\$2,729,037 28</b>



## No. 15.

## THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; E. H. DOYLE, *1st Vice President*; ALBERT H. WEBB, *2d Vice President*; J. H. JOHNSON, *Cashier*; H. H. ELLERTON, H. MOXSON, *Assistant Cashiers*.

DIRECTORS.—A. Chapoton, Jr., E. O. Grosvenor, Herman Becker, F. Howard, M. Brennan, S. W. Clarkson, Albert H. Webb, Edward H. Doyle, John H. Johnson, Geo. H. Leshar, D. A. MacLachlan, Cornelius Corbett, E. O. Grosvenor.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$2,054,565 81	\$2,079,294 42	\$2,114,535 80	\$2,198,639 56	\$2,403,164 90
Bonds, mortgages and securities..	1,395,576 26	1,503,225 61	1,543,311 68	1,700,170 10	1,866,355 10
Premiums paid on bonds.....					
Overdrafts. ....	1,994 53	5,143 84	3,617 73	1,467 29	2,589 49
Banking house.....	175,000 00	175,900 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate.....	71,424 46	72,057 03	71,794 65	69,435 50	67,242 73
Due from other banks and bank- ers (not reserve cities).....	51,014 55	37,093 64	41,992 13	17,890 86	30,022 62
Items in transit.....	97,711 28	78,680 29	67,561 86	61,175 53	74,790 58
United States bonds.....					
Due from banks in reserve cities..	555,155 39	541,451 05	470,329 72	671,568 52	555,514 75
Exchanges for clearing house....	54,102 08	51,529 53	69,175 44	73,955 78	58,949 90
U. S. and National bank currency	341,155 00	245,006 00	234,669 00	273,197 00	305,174 00
Gold coin.....	34,257 50	53,780 00	111,485 00	42,892 50	36,547 50
Silver coin.....	18,050 00	19,599 75	19,862 25	15,965 35	12,745 30
Nickels and cents.....	2,263 31	1,630 90	1,456 34	1,782 41	1,239 68
Checks, cash items and internal revenue account.....	12,743 95	9,513 21	10,940 07	13,605 11	9,504 79
<b>Totals.....</b>	<b>\$4,877,024 22</b>	<b>\$4,894,835 27</b>	<b>\$4,947,431 67</b>	<b>\$5,388,745 51</b>	<b>\$5,611,021 34</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current ex- penses interest and taxes paid.	23,101 40	20,250 53	25,334 90	27,066 41	31,133 97
Dividends unpaid.....	684 00	36 00	9 00	40 50	
Commercial deposits subject to check.....	1,346,086 13	1,335,496 24	1,434,738 12	1,815,240 15	1,853,860 82
Commercial certificates of deposit	13,773 26	31,313 29	45,450 47	19,605 03	15,364 63
Due to banks and bankers.....	1,064,246 22	971,792 16	849,827 30	877,095 70	947,285 56
Certified checks.....	21,116 13	11,303 09	19,424 27	31,166 65	9,983 13
Cashier's checks outstanding.....					
Savings deposits.....	1,876,519 64	1,973,188 04	2,031,928 78	2,088,306 96	2,223,526 56
Savings certificates of deposit.....	172,497 44	181,455 32	190,718 83	169,624 11	169,866 67
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$4,877,024 22</b>	<b>\$4,884,835 27</b>	<b>\$4,947,431 67</b>	<b>\$5,388,745 51</b>	<b>\$5,611,021 34</b>

## STATE BANKING DEPARTMENT.

No. 52.

## PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; GEO. E. LAWSON, *Cashier*;  
JNO. R. BODDE, *Assistant Cashier*; R. W. SMYLYE, *Auditor*.

DIRECTORS.—M. W. O'Brien, F. A. Schulte, Geo. H. Barbour, Jeremiah Dwyer, C. A. DuCharme, Fred T. Moran, Sigmund Rothschild, M. J. Murphy, Geo. E. Lawson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 23.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$4,006,079 79	\$4,061,923 45	\$4,259,602 82	\$4,190,645 90	\$4,298,680 26
Bonds, mortgages and securities..	4,910,484 75	5,048,549 13	5,078,128 70	5,200,819 79	5,311,684 21
Premiums paid on bonds.....	7 891 85	11,045 90	14,264 65	2,702 15	2,850 95
Overdrafts.....	4,988 49	569 41	4,366 72	11,727 54	1,369 96
Banking house.....				32,789 93	39,799 38
Furniture and fixtures.....		2,777 12	2,777 12		
Other real estate.....	102,518 74	99,709 57	92,176 30	91,556 52	91,342 88
Due from other banks and bank- ers (not reserve cities).....	26,646 12	30,393 36	67,743 24	43,389 50	61,683 07
Items in transit.....	23,801 38	19,256 06	12,335 27	17,940 12	21,884 19
United States bonds.....					
Due from banks in reserve cities..	1,294,697 01	1,292,574 75	1,133,083 26	963,837 34	1,349,569 54
Exchanges for clearing house....	52,694 23	66,762 98	41,722 73	57,596 74	108,460 75
U. S. and National bank currency	444,717 00	268,645 00	247,729 00	311,670 00	300,820 00
Gold coin.....	338,487 50	314,787 50	327,447 50	294,700 00	280,522 50
Silver coin.....	25,290 00	17,370 00	12,870 00	18,010 00	21,175 00
Nickels and cents.....	970 19	953 02	740 03	1,140 98	714 94
Checks, cash items and internal revenue account.....	9,115 81	4,469 70	5,469 69	4,787 40	1,514 18
<b>Totals.</b> .....	<b>\$11,247,132 86</b>	<b>\$11,239,736 90</b>	<b>\$11,301,457 08</b>	<b>\$11,243,313 86</b>	<b>\$11,882,063 81</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	120,987 47	121,263 14	132,249 24	119,938 72	139,229 56
Dividends unpaid.....	1,200 00				
Commercial deposits subject to check.....	1,906,763 09	1,582,504 89	1,603,908 87	1,599,503 27	2,060,237 75
Commercial certificates of deposit	66,411 65	99,291 15	117,371 84	68,499 40	92 173 22
Due to banks and bankers.....	626,565 40	676,461 62	635,794 09	592,475 02	629,286 24
Certified checks.....	10,683 93	18,489 09	14,399 62	11,017 66	5,334 87
Cashier's checks outstanding.....					
Savings deposits.....	7,059,631 80	7 292,257 84	7,404,500 70	7,470,519 78	7,618,048 70
Savings certificates of deposit....	754,859 52	749,499 17	693,232 72	681,360 01	637,753 47
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.</b> .....	<b>\$11,247,132 86</b>	<b>\$11,239,736 90</b>	<b>\$11,301,457 08</b>	<b>\$11,243,313 86</b>	<b>\$11,882,063 81</b>

## No. 7.

## STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL, *President*; RUFUS W. GILLET, H. C. POTTER, JR., *Vice Presidents*;  
R. S. MASON, *Cashier*; AUSTIN E. WING, H. P. BORGMAN, *Assistant Cashiers*;  
EUGENE A. SUNDERLIN, *Auditor*.

DIRECTORS.—George H. Russel, Robert S. Mason, Henry Russel, Henry B. Ledyard, Russell  
A. Alger, Henry M. Campbell, R. W. Gillett, Wm. C. McMillan, Chas. L. Freer, Frank J.  
Hecker, Peter White, Truman H. Newberry, Henry C. Potter, Jr., Hugo Scherer, W. T.  
Barbour, Jas. H. Eckels, W. K. Bixby.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$7,096,324 50	\$7,147,136 58	\$7,379,005 34	\$7,155,400 49	\$7,349,394 99
Bonds, mortgages and securities..	5,145,266 32	5,672,896 50	5,989,311 70	5,200,017 23	5,878,530 89
Premiums paid on bonds.....	20,000 00	19,985 00	19,985 00	19,737 50	19,662 50
Overdrafts.....	6,071 33	3,095 77	2,481 65	4,150 18	6,978 53
Banking house.....	250,000 00	250,000 00	250,000 00	250,000 00	250,000 00
Furniture and fixtures.....	24,206 88	28,206 98	23,206 88	28,206 88	28,206 88
Other real estate.....	198,695 78	194,088 48	199,589 20	198,642 83	294,412 32
Due from other banks and bank- ers (not reserve cities).....	105,620 32	105,669 70	48,561 65	43,799 51	19,794 37
Items in transit.....	266,739 19	394,007 56	212,807 05	225,512 38	270,164 23
United States bonds.....					
Due from banks in reserve cities..	1,571,744 52	1,308,007 36	1,395,776 87	1,896,702 48	2,055,457 23
Exchanges for clearing house....	178,657 02	90,768 02	111,464 96	106,570 13	154,291 07
U. S. and National bank currency	553,787 00	239,921 06	429,310 00	661,541 00	657,760 00
Gold coin.....	957,324 02	766,335 02	413,829 20	666,268 57	457,244 05
Silver coin.....	91,907 90	31,558 93	55,006 09	85,734 15	74,741 90
Nickels and cents.....	21,413 54	11,286 89	9,202 47	3,668 41	8,602 05
Checks, cash items and internal revenue account.....	8,968 44	14,620 96	21,444 64	19,690 54	22,213 07
<b>Totals.....</b>	<b>\$16,501,386 76</b>	<b>\$16,262,534 65</b>	<b>\$16,456,482 72</b>	<b>\$16,495,572 28</b>	<b>\$17,467,283 88</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	750,000 00	750,000 00	750,000 00	750,000 00	750,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	125,092 36	134,661 59	149,570 37	149,321 87	142,897 76
Dividends unpaid.....	100 00	12 50	12 50	75 00	12 50
Commercial deposits subject to check.....	5,028,751 50	4,719,962 23	5,044,711 61	5,076,477 94	5,724,260 97
Commercial certificates of deposit	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to banks and bankers.....	3,001,235 25	2,914,879 26	2,585,535 96	2,665,065 67	2,819,942 28
Certified checks.....	13,290 69	9,057 77	53,366 19	14,361 84	9,170 73
Cashier's checks outstanding.....	78,196 97	25,653 47	35,573 08	16,962 01	27,924 04
Savings deposits.....	5,640,567 57	5,838,542 46	5,987,211 66	5,909,500 40	5,967,342 03
Savings certificates of deposits...	839,162 42	844,765 40	825,501 35	898,797 55	1,000,733 37
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$16,501,386 76</b>	<b>\$16,262,534 65</b>	<b>\$16,456,482 72</b>	<b>\$16,495,572 28</b>	<b>\$17,467,283 88</b>

## STATE BANKING DEPARTMENT.

## THE UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

D. M. FERRY, *President*; W. C. McMILLAN, *Chairman of Executive Committee*; ELLWOOD T. HANCE, *First Vice President and Treasurer*; A. E. F. WHITE, *Second Vice President*; CHARLES MOORE, *Secretary*; GERALD J. McMECHAN, *Assistant Secretary*; CHARLES R. DUNN, *Auditor*; H. B. HOYT, *Trust Officer*; THEO. LUCE, JR., *Bond Officer*.

DIRECTORS.—Geo. H. Barbour, W. C. McMillan, D. C. Whitney, D. M. Ferry, Hugh McMillan, A. E. F. White, Charles Stinchfield, James D. Standish, Ellwood T. Hance, C. A. DuCharme, Henry Russel, T. H. Newberry, Elliott T. Slocum, F. J. Hecker, Geo. H. Hopkins, H. A. Conant, Herbert E. Boynton, Phillip H. McMillan, Charles L. Palms, Lem W. Bowen, George Hendrie.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Collateral loans. Time .....	\$3,489,621 92	\$3,748,259 83	\$3,829,473 40	\$3,423,562 73	\$4,527,733 53
Demand.....	900,972 78	771,460 36	1,353,285 56	1,137,166 72	969,294 34
Loans on real estate mortgages, in office.....	824,952 09	778,603 10	796,350 03	1,008,642 35	808,420 11
With Collateral Deposit Company	157,710 00	203,201 70	319,366 20	301,953 95	507,411 08
With State Treasurer .....	210,950 00	210,450 00	209,950 00	209,450 00	208,950 00
Other loans.....	18,223 67	598 33	.....	.....	.....
Bonds. In office.....	1,237,877 05	1,345,633 30	1,353,056 00	1,161,034 83	1,150,843 13
With State Treasurer .....	.....	.....	.....	.....	.....
Stocks.....	182,300 00	182,300 00	182,300 00	182,300 00	182,300 00
Real estate owned.....	99,717 33	98,870 20	99,844 60	115,328 78	109,851 63
Other investments.....	159,180 00	159,650 00	159,200 00	170,865 00	168,770 00
Advances to trusts.....	187,786 44	186,844 08	171,133 14	201,808 73	132,802 33
Premiums paid.....	.....	.....	.....	.....	.....
Safe deposit vaults.....	.....	.....	.....	.....	.....
Furniture and fixtures .....	7,550 00	7,898 50	9,150 40	8,829 00	8,898 97
Due from approved reserve agents	385,509 42	574,578 10	556,190 94	398,219 54	259,592 47
Due from other banks and bankers	.....	.....	.....	.....	.....
Cash items .....	1,957 38	5,148 50	11,920 06	5,212 74	7,620 52
Nickels and cents.....	6 58	4 95	6 08	4 49	8 43
Silver coin.....	455 50	546 30	393 05	485 20	377 82
Gold coin.....	290 00	610 00	875 00	220 00	365 00
U. S. and National bank notes, ..	23,719 00	10,385 00	7,417 00	10,648 00	10,418 00
<b>Total .....</b>	<b>\$7,888,814 16</b>	<b>\$8,345,102 25</b>	<b>\$9,058,902 06</b>	<b>\$8,335,532 06</b>	<b>\$9,053,607 16</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	300,600 00	300,000 00	300,000 00	300,000 00	300,000 00
Undivided profits. (Less expenses, interest and taxes paid) .....	133,182 24	129,032 91	137,234 94	152,732 24	163,085 27
Certificates of deposit.....	1,880,875 12	2,158,852 14	2,801,842 90	2,946,448 96	3,046,741 05
Trusts deposits.....	1,665,758 23	1,642,352 71	1,624,858 79	1,235,744 40	629,916 58
Debentures.....	3,241,000 00	3,375,000 00	3,314,000 00	2,905,000 00	3,919,000 00
First mortgage gold bonds.....	152,900 00	225,000 00	274,900 00	280,200 00	480,000 00
Other liabilities .....	15,098 57	14,864 49	16,065 52	12,406 46	14,264 26
<b>Total .....</b>	<b>\$7,888,814 16</b>	<b>\$8,345,102 25</b>	<b>\$9,058,902 06</b>	<b>\$8,335,532 06</b>	<b>\$9,053,607 16</b>

No. 161.

## UNITED STATES SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEORGE ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*.

DIRECTORS.—George Anderson, J. B. Book, James H. McDonald, Enoch Smith, Henry Cowie, F. W. Hodges, Francis E. Brossy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$435,584 05	\$443,145 86	\$439,754 91	\$454,243 56	\$476,185 00
Bonds, mortgages and securities..	396,570 21	391,332 39	377,724 48	360,866 57	344,962 82
Premiums paid on bonds.....					
Overdrafts.....	398 43	977 01	781 88	115 10	509 39
Banking house.....	9 913 00	9,913 00	9,913 00	9,913 00	9,913 00
Furniture and fixtures.....	1,300 00	1,675 00	1,675 00	1,675 00	1,675 00
Other real estate.....	4,114 62	4,140 87	3,902 39	5,299 81	5,844 38
Due from other banks and bank- ers (not reserve cities).....	36	414 68	236 00	194 02	187 28
Items in transit.....	15 00	81 75	600 00	2,350 00	
United States bonds.....					
Due from banks in reserve cities..	72,022 82	64,660 83	92,243 38	75,035 38	110,909 36
Exchanges for clearing house....	8,190 36	9,197 98	12,592 59	13,239 89	14,921 23
U. S. and National bank currency	27,914 00	23,222 00	12,952 00	35,292 00	27,824 00
Gold coin.....	15,035 00	14,545 00	14,080 00	14,585 00	11,400 00
Silver coin.....	2,636 50	2,321 30	1,192 10	2,931 55	1,963 40
Nickels and cents.....	232 70	230 02	186 71	258 47	209 27
Checks, cash items and internal revenue account.....	143 73	2,026 18	529 13	874 49	692 89
Totals.....	\$964,071 78	\$967,943 87	\$968,354 57	\$976,873 84	\$1,007,197 07
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	20 000 00	20,000 00	20,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	22,010 36	26,174 67	33,494 92	19,170 84	25,230 39
Dividends unpaid.....	175 00			90 00	
Commercial deposits subject to check.....	183,189 58	183,420 20	205,056 02	201,189 59	216,581 53
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks. ....	20 76	54 76	659 72	2,240 00	158 28
Cashier's checks outstanding.....	1,639 21	340 58	1,144 88	13,522 00	1,110 41
Savings deposits.....	454,138 03	468,926 50	471,499 87	477,943 00	503,506 05
Savings certificates of deposit....	82,898 84	84,027 16	86,509 16	82,718 41	80,610 41
Notes and bills rediscounted.....					
Bills payable.....	50,000 00	35,000 00			
Totals.....	\$964,071 78	\$967,943 87	\$968,354 57	\$976,873 84	\$1,007,197 07

## STATE BANKING DEPARTMENT.

No. 6.

## WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHAS. F. COLLINS, *President*; D. M. FERRY, *1st Vice President*; WM. S. GREEN, *2d Vice President*; ALFRED K. KIEFER, *Secretary and Treasurer*; EDWARD H. COLLINS, *Assistant Secretary and Treasurer*.

DIRECTORS.—D. M. Ferry, Charles F. Collins, Wm. A. Moore, Wm. S. Green, E. H. Flinn, H. Kirke White, J. B. Book, Albert L. Stephens, F. H. Croul, Frank W. Eddy, Stephen Y. Seyburn.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$2,021,581 20	\$1,941,620 00	\$2,030,693 29	\$2,060,860 51	\$2,003,651 78
Bonds, mortgages and securities..	7,027,104 36	7,300,400 38	7,562,537 82	7,427,983 11	7,577,577 74
Premiums paid on U. S. bonds, ..	69,000 00	69,000 00	69,000 00	69,000 00	69,000 00
Overdrafts.....					
Banking house.....	125,000 00	125,000 00	125,000 00	125,000 00	126,120 00
Furniture and fixtures.....					
Other real estate.....	59,129 55	53,555 42	48,580 58	28,822 15	25,426 29
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	280 33	15 00	62 66	40 00	25 00
United States bonds.....	225,000 00	225,000 00	225,000 00	225,000 00	225,000 00
Due from banks in reserve cities..	1,741,185 08	1,751,436 52	1,594,439 90	1,822,807 31	1,632,273 89
Exchanges for clearing house....	6,233 51	3,912 61	4,896 53	6,430 88	7,991 64
U. S. and National bank currency	114,140 00	118,873 00	115,584 00	118,392 00	121,898 00
Gold coin.....	445,725 00	425,570 00	436,287 50	457,577 50	464,120 00
Silver coin.....	1,866 00	2,058 95	1,858 50	2,004 55	1,935 45
Nickels and cents.....	273 38	166 58	207 35	226 08	225 72
Checks, cash items and internal revenue account.....	3,396 27	187 31	3,361 31	50 00	90 00
Totals.....	\$11,843,914 53	\$12,106,795 77	\$12,207,809 44	\$12,293,134 09	\$12,258,335 51
Liabilities.					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	600,000 00	600,000 00	600,000 00	600,000 00	600,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	208,273 34	234,824 10	240,421 59	292,397 94	291,033 83
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	10,026,248 48	10,200,081 32	10,334,062 28	10,334,244 60	10,329,363 57
Savings certificates of deposit....	609,392 71	611,890 35	633,325 57	666,491 55	637,938 31
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$11,843,914 53	\$12,106,795 77	\$12,207,809 44	\$12,293,134 09	\$12,258,335 51

# STATE BANKS OF MICHIGAN.

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No. 157.

## DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1892.

THOMAS BIRKETT, *President*; FRANK P. GLAZIER, *Vice President*; G. S. FRANCISCO, *Cashier*; JAS. J. PAGE, *Assistant Cashier*.

DIRECTORS.—Thomas Birkett, Frank P. Glasier, H. Wirt Newkirk, W. Blodgett, W. T. Bradford, G. S. Francisco.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$29,566 02	\$36 320 06	\$33,217 82	\$32,739 78	\$34,844 06
Bonds, mortgages and securities..	132,613 40	131,163 40	128,713 40	123,563 40	129,769 33
Premiums paid on bonds.....					
Overdrafts.....	584 32	366 17	78 93	119 69	86 79
Banking house.....	2,409 11	3,192 66	3,192 66	3,200 00	3,200 00
Furniture and fixtures .....	1,699 58	1,679 66	1,678 39	1,200 00	1,200 00
Other real estate Due from other banks and bank- ers (not reserve cities).....	673 87	567 78	567 78	567 78	567 78
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities .	11,316 01	37,062 06	24,632 96	19,254 97	11,634 38
Exchanges for clearing house.....					
U. S. and National bank currency	6,435 00	5,982 00	6,852 00	6,647 60	6,572 00
Gold coin.....	1,275 00	1,465 60	1,735 00	1,210 00	1,435 00
Silver coin.....	239 90	647 40	173 55	339 40	715 09
Nickels and cents.....	54 50	65 04	72 43	35 11	52 34
Checks, cash items and internal revenue account.....	294 96	224 55	333 80	216 76	332 00
<b>Totals.....</b>	<b>\$187,092 76</b>	<b>\$219,255 86</b>	<b>\$201,247 91</b>	<b>\$193,143 98</b>	<b>\$190,351 62</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4 000 00
Undivided profits, less current ex- penses, interest and taxes paid.	6,353 69	7,420 27	9,366 54	7,052 85	8,152 43
Dividends unpaid.....	9 00				
Commercial deposits subject to check.....	24,829 26	59,827 40	38,570 30	32,602 45	32,846 33
Commercial certificates of deposit					4,016 22
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....	3,085 59	4,530 54	3,623 27	3,655 41	
Savings deposits.....	93,434 62	97,659 02	97,805 23	97,053 01	23,940 15
Savings certificates of deposit.....	25,380 80	25,819 63	27,882 57	28,780 26	97,396 39
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$187,092 76</b>	<b>\$219,255 86</b>	<b>\$201,247 91</b>	<b>\$193,143 98</b>	<b>\$190,351 62</b>

No. 142.

## MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

GEORGE J. SHAMFER, *President*; M. J. HOWE, *Vice President*; WM. CLUTE, *Cashier*.

DIRECTORS.—Byron J. Corbin, William Clute, M. J. Howe, George J. Shaefer, Wm. C. Palmer, Geo. W. Hurd, T. W. Barnes.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$79,715 75	\$74,963 58	\$76,539 81	\$77,426 72	\$76,303 20
Bonds, mortgages and securities..	19,700 77	22,140 77	22,804 77	24,764 77	27,567 77
Premiums paid on bonds.....	495 83	495 83	495 83	495 83	495 83
Overdrafts.....	435 89	932 04	1,048 33	3,144 10	1,522 88
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,009 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	15,573 57	27,627 51	21,147 95	15,448 97	17,479 60
Exchanges for clearing house.....					
U. S. and National bank currency	1,070 00	2,455 00	2,807 00	2,220 00	2,748 00
Gold coin.....	4,480 80	4,865 00	6,290 00	7,285 00	6,235 00
Silver coin.....	349 50	16 35	95 70	38 25	246 55
Nickels and cents.....	60 73	39 74	13 20	5 68	24 84
Checks, cash items and internal revenue account.....	160 37	26 77	131 72	9 29	
<b>Totals.....</b>	<b>\$125,842 37</b>	<b>\$137,362 62</b>	<b>\$135,773 81</b>	<b>\$134,338 61</b>	<b>\$136,124 67</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	7,298 86	3,157 71	4,324 83	3,686 37	4,118 05
Dividends unpaid.....				80 00	80 00
Commercial deposits subject to check.....	28,131 51	26,282 26	27,518 40	21,012 97	24,356 27
Commercial certificates of deposit.	72,412 00	99,656 43	85,653 36	91,282 05	86,166 22
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					16 75
Savings deposits.....					
Savings certificates of deposit.....		266 22	277 22	277 22	3,387 38
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$125,842 37</b>	<b>\$137,362 62</b>	<b>\$135,773 81</b>	<b>\$134,338 61</b>	<b>\$136,124 67</b>



No. 124.

## SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; A. S. THOMAS, *Vice President*; F. N. CONN, *Cashier*;  
A. T. COOLING, *Assistant Cashier*.

DIRECTORS.—Robert C. Fair, F. N. Conn, Geo. N. Seifert, Thomas Cooling, A. S. Thomas.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$105,426 08	\$88,744 44	\$82,257 18	\$91,019 39	\$99,638 52
Bonds, mortgages and securities..	66,719 28	71,071 07	63,851 07	57,905 00	65,169 13
Premiums paid on bonds.....					
Overdrafts.....	330 77	174 23	696 85	445 42	329 05
Banking house.....					
Furniture and fixtures.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate.....	2,450 00	1,800 00	2,525 00	2,535 00	2,525 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					2,391 42
United States bonds.....					
Due from banks in reserve cities..	9,064 39	15,589 02	20,169 01	20,941 59	15,263 81
Exchanges for clearing house.....					
U. S. and National bank currency	9,369 00	1,764 00	6,388 00	7,016 00	3,674 00
Gold coin.....	8,150 00	6,070 00	5,090 00	5,305 00	4,215 00
Silver coin.....	1,853 95	2,036 45	1,834 35	855 20	1,575 30
Nickels and cents.....	212 60	274 25	317 47	130 54	185 22
Checks, cash items and internal revenue account.....	254 03	308 08	251 33	143 37	88 44
<b>Totals.....</b>	<b>\$206,130 10</b>	<b>\$190,131 69</b>	<b>\$185,640 26</b>	<b>\$188,585 51</b>	<b>\$197,354 89</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,850 00	2,850 00	2,850 00	2 850 00	2,850 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,361 14	2,418 63	3,365 78	1,786 76	2,849 04
Dividends unpaid.....					
Commercial deposits subject to check.....	32,002 70	18,913 20	21,794 70	26,245 49	29,129 14
Commercial certificates of deposit	72,325 94	68,984 53	63,216 83	63,028 54	62,234 52
Due to banks and bankers..					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	71,590 22	71,965 33	69,452 95	69,674 78	70,292 19
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					5,000 00
<b>Totals.....</b>	<b>\$206,130 10</b>	<b>\$190,131 69</b>	<b>\$185,640 26</b>	<b>\$188,585 51</b>	<b>\$197,354 89</b>

No. 238.

## STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

JOSEPH C. GLENN, *President*; W. L. FRENCH, *Vice President*; GEO. G. GLENN, *Cashier*.

DIRECTORS.—M. H. Robertson, Joseph C. Glenn, W. P. Porter, W. L. French, Geo. G. Glenn.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$54,501 44	\$57,949 54	\$58,134 02	\$59,959 00	\$65,303 81
Bonds, mortgages and securities..	13,209 91	14,043 85	14,121 10	13,640 55	14,653 01
Premiums paid on bonds.....					
Overdrafts.....	538 46	2,240 44	262 49	642 28	379 23
Banking house.....	5,404 02	5,404 02	5,404 02	5,404 02	5,404 02
Furniture and fixtures.....	2,198 67	2,198 67	2,198 67	2,198 67	2,308 67
Other real estate.....	107 31	107 31	107 31	107 31	107 31
Due from other banks and bank- ers (not reserve cities).....					
Items in transit..					
United States bonds.....					
Due from banks in reserve cities..	8,148 67	6,998 15	11,515 75	16,639 53	24,547 17
Exchanges for clearing house.....		154 00	8 56	401 66	1,534 61
U. S. and National bank currency	2,314 00	2,947 00	8,176 00	6,193 00	3,863 00
Gold coin.....	415 00	795 00	1,260 00	750 00	770 00
Silver coin.....	2,009 50	1,174 20	1,486 60	624 25	1,344 40
Nickels and cents.....	199 42	136 39	271 06	185 50	193 54
Checks, cash items and internal revenue account.....	45 26	44 19	33 41	177 79	3,082 52
<b>Totals.....</b>	<b>\$89,391 66</b>	<b>\$94,191 76</b>	<b>\$102,978 99</b>	<b>\$106,923 56</b>	<b>\$123,581 28</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,700 00	1,700 00
Undivided profits, less current ex- penses, interest and taxes paid.	256 75	829 28	1,990 19	694 89	1,806 52
Dividends unpaid.....					
Commercial deposits subject to check.....	23,038 25	24,697 46	30,245 72	34,625 93	33,659 73
Commercial certificates of deposit	26,878 92	21,378 69	11,020 02	6,441 16	11,319 41
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	9,272 19	11,438 30	14,212 75	16,263 18	21,554 81
Savings certificates of deposit....	8,445 55	14,348 03	24,010 31	27,199 40	33,549 81
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$89,391 66</b>	<b>\$94,191 76</b>	<b>\$102,978 99</b>	<b>\$106,923 56</b>	<b>\$123,581 28</b>

No. 53.

## MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JOHN M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;  
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, E. F. Knapp, J. M.  
Corbin, Henry C. Minnie, I. N. Reynolds, F. S. Leighton.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts. ....	\$196,664 73	\$193,125 53	\$204,497 79	\$203,883 37	\$211,963 18
Bonds, mortgages and securities..	72,788 92	77,313 37	73,473 37	72,261 17	72,259 37
Premiums paid on bonds.....					
Overdrafts.....	2,318 23	2,342 60	1,907 08	3,078 94	4,990 08
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,500 00	1,500 00	1,500 00	500 00	500 00
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....	135 70	5,334 60	61 79	825 00	
United States bonds.....					
Due from banks in reserve cities..	17,189 99	25 394 03	15,489 19	30,595 31	18,471 75
Exchanges for clearing house....	1,406 00				500 00
U. S. and National bank currency	15,695 00	8,745 00	12,115 00	3,325 00	6,243 00
Gold coin.....	7,505 00	8,205 00	9,185 00	10,515 00	6,505 00
Silver coin.....	2,010 00	2,400 00	1,800 00	3,400 00	800 75
Nickels and cents.....	250 20	392 22	319 70	271 04	361 01
Checks, cash items and internal revenue account.....	2,973 01	1,532 68	1,309 74	2,050 62	2,458 00
Totals.....	\$327,936 78	\$333,785 12	\$329,157 66	\$338,205 45	\$332,552 14
Liabilities.					
Capital stock paid in .....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,999 43	4,026 62	4,422 52	2,854 40	4,194 48
Dividends unpaid.....	223 08			68 00	
Commercial deposits subject to check.....	68,822 21	66,133 91	66,008 17	59,564 05	56,666 71
Commercial certificates of deposit	196,902 06	173,624 59	158,726 97		
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....				185,719 00	181,660 95
Notes and bills rediscounted.....					
Bills payable.....			10,000 00		
Totals.....	\$327,936 78	\$333,785 12	\$329,157 66	\$338,205 45	\$332,552 14

## STATE BANKING DEPARTMENT.

No. 193.

## EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

FREDERICK NEFF, *President*; SHERMAN NEFF, *Vice President*; JOHN W. PFEIFLER, *Cashier*;  
S. D. KETCHUM, *Assistant Cashier*.

DIRECTORS.—John W. Pfeiffer, Frederick Neff, Sherman Neff, Henry J. Burch, E. K. Horton.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$39,802 90	\$40,928 46	\$38,263 02	\$39,659 13	\$41,753 37
Bonds, mortgages and securities..	21,355 60	21,136 08	20,947 68	20,261 38	20,160 88
Premiums paid on bonds.....					
Overdrafts.....	1,320 10	1,670 52	1,644 03	1,143 33	1,018 88
Banking house.....	1,908 96	1,908 96	1,908 86	1,908 86	1,908 86
Furniture and fixtures.....	1,030 28	1,212 61	1,212 61	1,524 61	1,519 17
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				302 40	
United States bonds.....					
Due from banks in reserve cities..	15,102 12	12,807 73	10,554 01	9,229 97	10,617 46
Exchanges for clearing house....					
U S. and National bank currency..	2,652 00	2,864 00	1,579 00	1,892 00	2,149 00
Gold coin.....	1,710 00	1,615 00	1,390 00	1,545 00	1,670 00
Silver coin.....	837 25	1,348 50	1,318 25	918 00	997 75
Nickels and cents. ....	78 59	138 35	84 56	155 68	200 37
Checks, cash items and internal revenue account.....	122 17	37 35		500 00	
Totals.....	\$85,971 57	\$85,668 06	\$78,902 92	\$79,040 36	\$82,195 18
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,453 62	1,605 01	1,605 01	1,800 00	1,800 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,244 38	2,345 55	2,188 53	1,280 50	1,885 22
Dividends unpaid.....					
Commercial deposits subject to check.....	18,967 67	24,692 65	13,194 66	12,990 66	15,471 61
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	829 72	40 88	275 62	397 58	294 40
Savings deposits.....	2,798 12	3,275 00	3,799 28	4,271 94	4,473 69
Savings certificates of deposit.....	43,778 06	38,708 97	42,849 82	37,299 68	37,270 26
Notes and bills rediscounted.....					
Bills payable .....				6,000 00	6,000 00
Totals.....	\$85,971 57	\$85,668 06	\$78,902 92	\$79,040 36	\$82,195 18

No. 129.

## ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; MILTON B. LANG, *Vice President*; CHARLES B. CARVER, *Cashier*.

DIRECTORS.—Milton B. Lang, Richard W. Bagot, Frank B. Moore, Harry Hirschberg, Dexter Fairbank, A. B. Fairbanks, Charles B. Carver.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$89,259 82	\$88,252 50	\$90,548 75	\$99,588 62	\$106,294 30
Bonds, mortgages and securities..	43,845 00	44,370 00	47,748 47	49,685 47	48,591 81
Premiums paid on bonds.....					
Overdrafts.....		450 51	59 50	636 98	521 22
Banking house.....					
Furniture and fixtures.....	1,300 00	1,300 00	1,590 00	1,590 00	1,590 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	29,891 72	23,390 49	18,026 69	6,283 26	19,640 41
Exchanges for clearing house....					
U. S. and National bank currency	8,105 00	9,770 00	9,199 00	8,890 18	4,592 00
Gold coin.....	3,276 30	3,316 30	3,346 30	3,745 68	3,990 68
Silver coin.....	1,000 75	551 80	763 10	327 60	466 00
Nickels and cents.....	126 10	110 66	87 08	120 43	97 30
Checks, cash items and internal revenue account.....	987 92	612 30		50 18	946 65
Totals.....	\$177,792 61	\$172,124 56	\$171,366 89	\$170,918 40	\$186,730 37
Liabilities.					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,914 70	2,664 71	4,192 41	4,596 44	5,843 31
Dividends unpaid.....	1,126 30				
Commercial deposits subject to check.....	40,502 24	35,558 90	37,195 31	33,163 44	39,493 89
Commercial certificates of deposit	39,446 06	38,447 49	36,199 84	34,682 27	35,296 67
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	56,303 22	56,953 46	55,270 33	59,976 25	67,596 50
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$177,792 61	\$172,124 56	\$171,366 89	\$170,918 40	\$186,730 37

## STATE BANKING DEPARTMENT.

No. 299.

## THE STATE SAVINGS BANK OF ESCANABA, ESCANABA.

Organized November 2, 1904.

O. B. FULLER, *President*; OLE ERICKSON, *Vice President*; E. P. SUTHERLAND, *Cashier*;  
E. O. FERRON, *Assistant Cashier*.

DIRECTORS.—O. B. Fuller, E. M. St. Jacques, Chas. H. Long, F. A. Banks, Ole Erickson,  
W. W. Caven, H. B. Reynolds, J. A. McGuire, E. P. Sutherland.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$63,366 21	\$68,687 74	\$79,457 35	\$101,353 78	\$123,570 80
Bonds, mortgages and securities..	1,000 00	8 900 00	10,493 67	17,795 57	16,370 00
Premiums paid on bonds.....					
Overdrafts.....	232 38	252 21	51 39	368 94	83 47
Banking house.....	7,204 99	7,204 99	7,204 99	7,920 29	7,920 29
Furniture and fixtures.....				659 38	659 38
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....	167 16	197 22	417 30		125 41
Items in transit.....	717 19	1,295 49	55 00	25 00	109 17
United States bonds.....					
Due from banks in reserve cities..	17,773 93	31,986 40	24,623 48	27,479 28	24,367 02
Exchanges for clearing house.....					
U. S. and National bank currency	9,823 00	6,525 00	11,750 00	8,891 00	12,092 00
Gold coin.....	2,940 00	1,200 00	3,500 00	2,792 50	700 00
Silver coin.....	450 00	1,319 00	965 00	2,370 00	1,873 00
Nickels and cents.....	75 88	128 04	108 96	126 61	60 44
Checks, cash items and internal revenue account.....	2,267 01	3,917 07	1,972 27	1,834 20	1,325 44
Totals.....	\$106,022 25	\$131,563 25	\$140,598 79	\$171,506 55	\$189,259 92
Liabilities.					
Capital stock paid in.....	\$39,720 00	\$44,850 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..	103 01	647 95	614 08	693 50	1,619 59
Dividends unpaid.....					
Commercial deposits subject to check.....	45,701 49	50,032 98	51,097 68	64,446 31	70,441 29
Commercial certificates of deposit	3,000 00				
Due to banks and bankers.....				136 43	
Certified checks.....					1,250 00
Cashier's checks outstanding.....					
Savings deposits.....	792 75	11,013 32	19,140 39	29,505 44	36,194 89
Savings certificates of deposit....	16,705 00	25,019 00	19,746 64	26,724 78	29,754 15
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$106,022 25	\$131,563 25	\$140,598 79	\$171,506 55	\$189,259 92

No. 295.

## THE EVART SAVINGS BANK, EVART, MICHIGAN.

Organized August 2, 1904.

F. S. POSTAL, *President*; MARK ARDIS, *Vice President*; D. SCOTT PARTRIDGE, *Cashier*.

DIRECTORS.—Frank S. Postal, William Latta, Geo. F. Andrus, Ellery C. Cannon, William E. Davis, Mark Ardis, Hugh Alexander, David Wolf, Fred Postal.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$15,176 04	\$29,937 20	\$40,798 42	\$75,221 46	\$66,600 10
Bonds, mortgages and securities..	11,568 65	17,518 65	29,304 19	31,929 19	37,754 19
Premiums paid on bonds.....					
Overdrafts.....	13 58			02	592 82
Banking house.....	6,949 54	8,665 57	9,264 46	9,269 71	9,274 56
Furniture and fixtures.....	1,031 60	1,188 60	1,188 60	1,188 60	1,231 17
Current expenses paid over profits	1,169 71	1,168 00	834 42	434 61	
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	25 00	109 73	572 77	68 19	13 56
United States bonds.....					
Due from banks in reserve cities..	14,141 03	28,503 30	24,275 41	13,030 53	28,098 81
Exchanges for clearing house.....					
U. S. and National bank currency	8,049 00	9,607 00	5,619 00	3 852 00	3,315 00
Gold coin.....	165 00	235 00	2,310 00	2,617 50	3,105 00
Silver coin.....	600 95	411 25	283 15	1,033 25	903 35
Nickels and cents.....	27 97	39 22	63 66	102 53	21 12
Checks, cash items and internal revenue account.....		4 15	344 42	579 32	421 67
<b>Totals.....</b>	<b>\$58,918 87</b>	<b>\$97,387 72</b>	<b>\$123,858 50</b>	<b>\$139,226 91</b>	<b>\$151,326 35</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$24,940 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					183 79
Dividends unpaid.....					
Commercial deposits subject to check.....	18,846 50	41,167 74	53,247 43	57,997 71	72,789 22
Commercial certificates of deposit	1,790 00	4 484 56	11,043 81	13,080 00	13,435 00
Due to banks and bankers..					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	7 941 37	10,270 92	18,131 93	24,895 48	25,058 06
Savings certificates of deposit....	5,401 00	11,444 50	11,435 28	13,253 72	9,860 28
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$58,918 87</b>	<b>\$97,387 72</b>	<b>\$123,858 50</b>	<b>\$139,226 91</b>	<b>\$151,326 35</b>

## FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; J. W. MATTHEWS, *Vice President*; WM. ROGERS, *Cashier*.

DIRECTORS.—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews, G. E. Brandeberry, O. L. Millard, J. S. Edwards.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$152,093 56	\$149,120 77	\$153,067 68	\$132,310 21	\$133,579 47
Bonds, mortgages and securities..	78,146 77	79,633 12	76,137 97	97,367 77	94,856 14
Premiums paid on bonds.....					
Overdrafts.....	966 19	2,510 43	383 06	751 78	1,830 84
Banking house.....	3,700 00	3,700 00	3 700 30	3,700 00	3,700 00
Furniture and fixtures.....	1,000 00	1,000 00	1 000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	43,707 78	29,192 63	17,897 25	37,839 23	32,873 81
Exchanges for clearing house....					
U. S. and National bank currency	7,249 00	3,450 00	3,025 00	2,683 00	3,882 00
Gold coin.....	8,027 80	8,057 80	8,337 80	8,012 80	9,430 00
Silver coin.....	1,950 85	1,713 90	1,675 90	1,623 75	1,531 10
Nickels and cents.....	212 37	301 65	286 70	352 84	346 20
Checks, cash items and internal revenue account.....	347 21	3,230 18	952 51	3,092 96	1,496 32
<b>Totals.....</b>	<b>\$297,407 53</b>	<b>\$281,910 48</b>	<b>\$266,483 87</b>	<b>\$288,734 34</b>	<b>\$284,525 88</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$32,000 00	\$32,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,400 00	6,400 00
Undivided profits, less current ex- penses, interest and taxes paid.	276 90	2,409 42	3,232 61	1,182 51	2,099 05
Dividends unpaid.....					
Commercial deposits subject to check.....	84,570 54	68,813 46	56,322 43	77,446 68	70,129 62
Commercial certificates of deposit	59 587 88	56,745 98	52,008 95	52,140 46	58,363 21
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	116,972 21	117,941 62	118,919 88	114,564 69	115,534 00
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	
<b>Totals.....</b>	<b>\$297,407 53</b>	<b>\$281,910 48</b>	<b>\$266,483 87</b>	<b>\$288,734 34</b>	<b>\$284,525 88</b>



No. 215.

## THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

LEONARD S. DICKINSON, *President*; GEORGE L. DUTCHER, *Vice President*; J. E. HUTCHINSON, *Cashier*; W. J. HUTCHINSON, *Assistant Cashier*.

DIRECTORS.—J. E. Hutchinson, Leonard S. Dickinson, George L. Dutcher, Adah E. Dutcher, W. J. Hutchinson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$61,479 18	\$59,921 19	\$54,815 46	\$52,088 06	\$49,745 32
Bonds, mortgages and securities..	16,178 01	16,364 01	5,964 01	6,188 80	15,067 97
Premiums paid on bonds.....					
Overdrafts.....	143 67	49 96	263 76	730 54	203 89
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,531 91	1,531 91	1,531 91	1,531 91	1,531 91
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....				348 23	302 22
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	4,608 82	5,043 75	2,267 09	9,974 26	51,069 80
Exchanges for clearing house.....					
U. S. and National bank currency	2,646 00	958 00	5,500 00	2,146 00	2,501 00
Gold coin.....	2,805 00	2,907 50	357 50	862 50	1,122 50
Silver coin.....	435 40	434 00	451 90	1,198 65	63 70
Nickels and cents.....	140 23	177 11	213 77	216 17	190 74
Checks, cash items and internal revenue account.....	1,142 49	745 46	32 68	2,245 25	107 24
Totals.....	\$97,110 71	\$94,132 89	\$77,458 08	\$82,530 37	\$127,906 29
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,972 93	1,972 93	1,972 93	2,126 07	2,126 07
Undivided profits, less current ex- penses, interest and taxes paid.	1,103 55	1,306 61	1,294 81	934 48	1,576 71
Dividends unpaid.....					
Commercial deposits subject to check.....	22,113 96	21,036 58	14,479 22	21,278 88	42,643 60
Commercial certificates of deposit	4,064 78	1,438 36	120 94	885 94	885 94
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	49,516 45	43,041 78	35,183 84	35,898 66	62,879 88
Notes and bills rediscounted.....	3,339 04	5,336 13	4,406 34	6,406 34	2,794 09
Bills payable.....		5,000 00	5,000 00		
Totals.....	\$97,110 71	\$94,132 89	\$77,458 08	\$82,530 37	\$127,906 29

No. 200.

## COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

E. C. FORTE, *President*; L. M. COOK, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS.—E. C. Forte, E. M. Newell, L. M. Cook, Zera Patterson, W. P. Cook.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 28.	Report of Nov. 9.
Loans and discounts.....	\$87,808 77	\$97,215 53	\$96,768 80	\$115,082 75	\$122,449 63
Bonds, mortgages and securities..	55,429 63	54,616 67	53,501 17	50,197 46	48,751 20
Premiums paid on bonds.....					
Overdrafts.....			14 36	9 90	156 20
Banking house.....	4,000 00	4 000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	555 00	1,000 00	6,000 44	3,577 50	544 20
United States bonds.....					
Due from banks in reserve cities..	40,306 46	36,930 19	34,800 80	33,112 15	26,831 31
Exchanges for clearing house.....					
U. S. and National bank currency	8,947 00	9,784 00	9,139 00	8,597 00	11,662 00
Gold coin.....	2,523 00	1,885 00	2,297 50	1,985 00	2,137 50
Silver coin.....	1,019 60	564 00	1,120 45	1,011 15	1,353 30
Nickels and cents.....	101 95	148 28	106 76	57 90	165 92
Checks, cash items and internal revenue account.....	151 07	348 24	52 60	74 79	348 90
<b>Totals.....</b>	<b>\$201,842 57</b>	<b>\$207,401 91</b>	<b>\$209,492 06</b>	<b>\$218,615 69</b>	<b>\$219,395 16</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,135 00	2,135 00	2,135 00	2,335 00	2,235 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,412 44	2,839 95	4,487 78	2,315 20	3,450 22
Dividends unpaid.....	210 00				
Commercial deposits subject to check.....	33,562 23	31,060 72	40,562 26	42,643 50	54,750 42
Commercial certificates of deposit	25,155 58	26,194 75	20,076 75	27,220 51	24,710 27
Due to banks and bankers.....					
Certified checks.....			591 02		360 00
Cashier's checks outstanding.....					
Savings deposits.....	114,367 33	120,241 49	116,639 25	119,101 48	109,789 25
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$201,842 57</b>	<b>\$207,401 91</b>	<b>\$209,492 06</b>	<b>\$218,615 60</b>	<b>\$219,395 16</b>

# STATE BANKS OF MICHIGAN.

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No. 101.

## CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

ROBERT J. WHALEY, *President*; GEO. W. HUBBARD, *Vice President*; W. E. MARTIN, *Cashier*.

DIRECTORS.—Alex. McFarlan, Jas. H. Whiting, David D. Aitken, Geo. W. Hubbard, Robert J. Whaley, M. Ephraim, Ed. S. Lee, C. L. Bartlett, Frank D. Buckingham, Thos. Doyle, H. W. Watson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$333,690 66	\$372,699 56	\$339,432 83	\$358,274 22	\$378,765 54
Bonds, mortgages and securities..	351,624 78	342,765 18	316,016 81	325,164 40	330,528 30
Premiums paid on bonds.....					
Overdrafts.....	992 83	660 96	471 12	1,851 93	2,426 55
Banking house.....					
Furniture and fixtures.....	14 700 00	14,700 00	14,700 00	14,700 00	14,700 00
Other real estate.....			7,000 00	9,638 56	8,615 56
Due from other banks and bank- ers (not reserve cities).....	2,447 99				16,948 77
Items in transit.....		7,540 93	1,531 99	4,605 85	
United States bonds.....					
Due from banks in reserve cities..	29,668 00	41,036 56	54,174 39	25,347 42	33,351 34
Exchanges for clearing house....	483 07	684 04	993 96	1,085 41	781 17
U. S. and National bank currency	20,157 00	6,317 00	18,351 00	8,651 00	14,710 00
Gold coin.....	31,335 00	25,770 00	33,780 00	30,347 50	32,285 00
Silver coin.....	3,901 95	3,065 75	3,817 55	1,672 80	2,347 30
Nickels and cents.....	1,000 34	853 82	808 60	747 04	859 60
Checks, cash items and internal revenue account.....	154 50	60 99	1,702 77	113 03	306 94
Totals.....	\$790,145 52	\$816,064 79	\$791,781 02	\$781,224 26	\$836,496 16
Liabilities.					
Capital stock paid in,.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	27,364 47	32,178 05	39,369 62	28,967 98	33,645 42
Dividends unpaid.....	978 40	264 00		200 00	120 00
Commercial deposits subject to check.....	249,984 70	272,968 94	240,094 10	211,307 87	246,254 87
Commercial certificates of deposit	1,998 52	1,238 67	1,850 66	1,562 63	1,434 25
Due to banks and bankers.....	3,878 82	3,878 82	3,878 82	3,878 82	4,062 22
Certified checks.....		190 00			
Cashier's checks outstanding.....					
Savings deposits.....	201,713 13	200,223 53	208,995 99	203,682 55	212,814 75
Savings certificates of deposit....	123,727 48	125,062 78	117,591 53	151,624 41	158,144 65
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$790,145 52	\$816,064 79	\$791,781 02	\$781,224 26	\$836,496 16

## No. 23.

## GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

WM. A. ATWOOD, *President*; JAMES C. WILLSON, *Vice President*; ARTHUR G. BISHOP, *Cashier*; JAS. MARTIN, *Assistant Cashier*.

DIRECTORS.—Wm. W. Crapo, W. A. Atwood, Jas. C. Willson, A. G. Bishop, W. C. Orrell, J. D. Dort, H. C. Spencer, J. H. Crawford, G. C. Willson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$545,712 87	\$472,270 18	\$543,266 41	\$495,918 85	\$550,658 94
Bonds, mortgages and securities..	599,742 84	592,365 75	573,293 89	583,192 23	592,348 54
Premiums paid on bonds.....					
Overdrafts.....	1,112 51	1,093 48	2,783 41	656 66	909 16
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	17,000 00	17,000 00	17,000 00	14,000 00	15,000 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	6,216 10	3,754 71	4,986 84	3,512 63	5,694 34
United States bonds.....					
Due from banks in reserve cities..	88,950 94	117,109 73	103,291 42	179,129 87	86,204 36
Exchanges for clearing house....	723 50	2,431 99	3,305 36	1,862 17	790 40
U. S. and National bank currency	41,190 00	18,537 00	29,311 00	27,340 00	36,489 00
Gold coin.....	21,120 00	23,520 00	25,470 00	37,385 00	21,855 00
Silver coin.....	7,000 00	5,200 00	5,100 00	7,000 00	7,000 00
Nickels and cents.....	278 95	118 85	82 12	495 67	462 39
Checks, cash items and internal revenue account.....	473 39	609 74	1,606 38	421 39	2,018 45
Totals.....	\$1,329,520 20	\$1,254,011 43	\$1,314,496 84	\$1,350,904 47	\$1,335,430 58
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$109,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	20,370 99	29,946 97	43,198 86	30,297 65	40,108 59
Dividends unpaid.....	1,276 00	20 00	20 00	20 00	
Commercial deposits subject to check.....	249,049 13	200,813 73	224,681 06	259,616 46	228,687 16
Commercial certificates of deposit	29,128 08	9,950 76	14,676 16	14,330 06	20,049 66
Due to banks and bankers.....					
Certified checks.....			1,980 00	2,080 20	500 00
Cashier's checks outstanding.....					
Savings deposits.....	665,110 74	653,807 99	673,860 15	686,886 32	691,466 87
Savings certificates of deposit....	164,585 26	159,471 98	156,180 61	157,673 78	154,618 30
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,329,520 20	\$1,254,011 43	\$1,314,496 84	\$1,350,904 47	\$1,335,430 58

No. 165.

## UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

CHARLES T. BRIDGMAN, *President*; WM. A. PATERSON, *Vice President*;  
 MATHEW DAVISON, *Cashier*; L. H. BRIDGMAN, *Assistant Cashier*.

DIRECTORS.—Charles T. Bridgman, Wm. A. Paterson, Mathew Davison, Flint P. Smith,  
 W. E. Braman, Wm. F. Stewart, F. H. Rankin, G. W. Cook, William H. Edwards.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$32,061 54.	\$375,180 61	\$381,551 55	\$355,716 41	\$340,520 17
Bonds, mortgages and securities..	895,990 38	892,949 45	904,933 20	927,880 40	907,454 13
Premiums paid on bonds.....					
Overdrafts.....	559 73	520 78	295 12	5,024 05	2,581 84
Banking house.....	22,000 00	22,000 00	22,900 00	22,000 00	22,000 00
Furniture and fixtures.....					
Other real estate.....	900 00	900 00	11,650 00	11,650 00	12,050 00
Due from other banks and bank- ers (not reserve cities).....	13,576 42	2,123 00	48 00		
Items in transit.....	783 90				490 80
United States bonds.....					
Due from banks in reserve cities..	127,900 16	157,746 72	193,155 48	101,046 67	152,215 07
Exchanges for clearing house....	1,010 24		918 00	80 57	1,648 04
U. S. and National bank currency	49,045 00	35,212 00	43,903 00	21,582 00	24,401 00
Gold coin.....	32,385 00	42,400 00	70,610 00	59,985 00	46,237 50
Silver coin.....	10,386 00	9,500 00	8,220 00	6,862 70	9,511 70
Nickels and cents.....	520 53	251 04	450 56	425 04	406 67
Checks, cash items and internal revenue account.....	316 09	2,100 78	366 77	1,156 29	58 44
Totals.....	\$1,537,374 99	\$1,547,999 38	\$1,587,203 68	\$1,512,669 13	\$1,519,525 36
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	8,092 96	9,333 76	14,559 51	9,436 95	15,490 98
Dividends unpaid.....	180 00	20 00		24 00	
Commercial deposits subject to check.....	158,996 54	146,628 39	137,704 55	130,231 03	130,751 21
Commercial certificates of deposit	6,153 53	4,087 91	3,212 43	3,386 23	5,908 78
Due to banks and bankers.....		10,000 00		25,000 00	26,527 68
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	814,044 44	842,654 99	892,676 71	816,503 01	832,703 85
Savings certificates of deposit...	424,902 52	409,244 33	414,150 48	399,037 91	377,252 86
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,537,374 99	\$1,547,999 38	\$1,587,203 68	\$1,512,669 13	\$1,519,525 26

## STATE BANKING DEPARTMENT.

No. 126.

## FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

FRANKLIN A. NILES, *President*; JACOB KIMMELL, *Vice President*; GEORGE PACKARD, *Cashier*;  
F. D. SAYRE, *Assistant Cashier*.

DIRECTORS.—F. A. Niles, George Packard, J. Kimmell, James M. Greenfield, William A. Miller.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$28,962 30	\$30,944 12	\$27,140 26	\$31,141 13	\$27 636 45
Bonds, mortgages and securities..	155,673 31	154,018 31	134,668 31	132,418 31	133,198 31
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	2,700 00	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures.....	1,860 00	1,860 00	1,860 00	1,860 00	1 860 00
Expenses paid.....				324 40	
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	64 32	26 27	26 41		49 75
Items in transit.....	135 00	330 00	1,319 60	1,219 05	231 12
United States bonds.....					
Due from banks in reserve cities..	21,348 23	28,688 72	21 891 08	25,988 64	28,419 81
Exchanges for clearing house.....					
U. S. and National bank currency	5,517 00	4,600 00	1,185 00	1,851 00	5,392 00
Gold coin.....	3,000 00	3,005 00	3,000 00	3,605 00	3,340 00
Silver coin.....	430 95	1,411 95	615 65	103 00	960 65
Nickels and cents.....	71 89	51 51	110 99	21 25	111 00
Checks, cash items and internal revenue account.....	127 25	5 00	35 15	64 23	43 68
Totals.....	\$219,800 25	\$227,590 88	\$194,502 40	\$201,206 01	\$208,928 17
Liabilities.					
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$27,500 00	\$27,500 00	\$27,500 00
Surplus fund.....	23,000 00	23,000 00	12,000 00	14,500 00	14,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	27 54	1,182 59	3,348 85		81 97
Dividends unpaid.....					
Commercial deposits subject to check.....	21,106 75	23,169 56	14,124 24	11,306 58	12,701 37
Commercial certificates of deposit	39,627 49	42,174 62	26,853 49	28,621 21	14,920 16
Due to banks and bankers.....				36 46	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	21,191 71	21,877 69	22,961 40	25,995 53	25,906 24
Savings certificates of deposit.....	59,946 74	61,686 42	77,704 42	93,246 23	109,319 43
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$219,800 25	\$227,590 88	\$194,502 40	\$201,206 01	\$208,928 17

No. 223.

## THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

Organized March 10, 1900.

IRA T. SAYRE, *President*; JOHN H. ROWE, *Vice President*; LEVANT A. VICKERY, *Cashier*;  
GRANT J. BROWN, *Assistant Cashier*.

DIRECTORS.—Ira T. Sayre, Levant A. Vickery, John H. Rowe, James B. French, Henry H. Chatters, Orrin Hart, Albert E. Ransom, Elbert L. Beecher, William Brophy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$79,978 39	\$84,883 91	\$83,689 06	\$82,492 93	\$90,173 55
Bonds, mortgages and securities..	40,788 73	40,688 73	42,213 73	44,213 73	43,693 73
Premiums paid on bonds.....					
Overdrafts.....	606 42	1,159 78	604 81	113 53	240 54
Banking house.....	4,260 60	4,260 60	4,260 60	4,260 60	4,360 60
Furniture and fixtures.....	1,916 00	1,916 00	1,916 00	2,011 00	2,011 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		49 20	128 67	441 07	86 43
Items in transit.....	2,050 84	1,091 91	2,813 33	3,747 10	11,118 07
United States bonds.....					
Due from banks in reserve cities..	13,073 43	15,370 55	8,314 56	11,227 07	13,131 95
Exchanges for clearing house....					
U. S. and National bank currency	3,994 00	2,368 00	2,657 00	1,930 00	1,622 00
Gold coin.....	2,635 00	2,570 00	2,615 00	2,015 00	3,250 00
Silver coin.....	1,301 50	1,853 45	894 55	1,302 90	1,188 60
Nickels and cents.....	74 98	107 87	114 41	129 33	97 11
Checks, cash items and internal revenue account.....	31 76	111 72	121 91	116 39	111 41
<b>Totals.....</b>	<b>\$150,711 65</b>	<b>\$150,421 72</b>	<b>\$150,313 63</b>	<b>\$154,005 70</b>	<b>\$168,334 59</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,664 36	1,152 64	1,495 41	1,974 01	1,621 10
Dividends unpaid.....	231 00	30 00	30 00	9 00	
Commercial deposits subject to check.....	23,833 72	26,230 82	21,152 50	21,808 89	26,126 42
Commercial certificates of deposit	2,461 54	3,917 40	5,897 98	3,594 54	8,442 66
Due to banks and bankers.....	31 39				35 71
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	7,587 59	7,640 17	6,442 00	7,635 37	8,503 93
Savings certificates of deposit....	84,902 05	87,450 69	85,295 74	83,983 89	89,804 77
Notes and bills rediscounted.....					
Bills payable.....				5,000 00	5,000 00
<b>Totals.....</b>	<b>\$150,711 65</b>	<b>\$156,421 72</b>	<b>\$150,313 63</b>	<b>\$154,005 70</b>	<b>\$168,334 59</b>

No. 141.

## STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President*; MICHAEL SPITZLEY, *Vice President*; W. H. SNELLING, *Cashier*.DIRECTORS.—Frederick Schemer, W. H. Snelling, Michael Spitzley, T. W. Snelling,  
Ernest Schemer.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$34,050 84	\$35,964 66	\$46,579 28	\$36,083 70	\$39,999 87
Bonds, mortgages and securities..	135,893 16	135,219 45	142,484 45	122,359 45	122,487 35
Premiums paid on bonds.....					
Overdrafts.....	5,569 23	102 10	102 55	3,065 66	6,528 69
Banking house.....					
Furniture and fixtures.....	1,600 00	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....			1,331 34	1,331 34	1,331 34
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					22 00
United States bonds.....					
Due from banks in reserve cities..	26,090 52	32,564 19	22,390 03	18,073 46	23,661 91
Exchanges for clearing house....					
U. S. and National bank currency	8,435 00	6,185 00	4,313 00	4,839 00	4,718 00
Gold coin.....	3,817 60	3,732 50	3,787 50	3,747 50	3,607 59
Silver coin.....	731 00	522 00	906 00	1,555 50	830 50
Nickels and cents.....	131 93	130 11	181 61	139 64	93 30
Checks, cash items and internal revenue account.....	65 85	20 02	5 02	357 20	3 75
Totals.....	\$216,424 53	\$216,140 03	\$223,870 78	\$193,242 55	\$204,954 21
Liabilities.					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,892 70	2,355 82	3,668 62	3,018 74	4,429 57
Dividends unpaid.....					
Commercial deposits subject to check.....	27,999 14	23,186 62	25,752 40	15,646 68	16,891 54
Commercial certificates of deposit	145,037 57	147,628 45			
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	21,404 82	23,969 14	20,746 41	21,791 96	23,707 09
Savings certificates of deposit....			143,703 35	132,785 17	139,926 91
Notes and bills rediscounted....					
Bills payable.....			10,000 00		
Totals.....	\$216,424 53	\$216,140 02	\$223,870 78	\$193,242 55	\$204,954 21



No. 293.

## THE STATE BANK OF FOWLERVILLE, FOWLERVILLE, MICHIGAN.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President*; S. L. BIGNALL, *Vice President*.

DIRECTORS.—J. L. Cooper, L. F. Peet, S. L. Bignall, John C. Ellsworth, Alex. McPherson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$19,938 67	\$20,002 44	\$29,831 90	\$33,256 80	\$29,188 21
Bonds, mortgages and securities..	19,566 00	30,668 95	37,918 95	39,308 95	38,065 98
Premiums paid on bonds.....					
Overdrafts.....	14 53	542 22	47 14	47 91	37
Expenses, etc.....				16 16	
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,740 74	7,152 46	6,081 32	7,710 65	7,330 72
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	27,415 00	33,531 24	18,054 23	26,397 40	23,196 03
Exchanges for clearing house....					
U. S. and National bank currency	4,011 00	4,442 00	3,662 00	2,291 00	3,153 09
Gold coin.....	3,290 00	3,400 00	3,740 00	5,200 00	4,965 08
Silver coin.....	871 30	774 70	1,700 00	1,327 75	1,918 10
Nickels and cents.....	81 87	162 33	201 34	223 29	160 57
Checks, cash items and internal revenue account.....	5,431 01	365 64	3,040 62	499 83	1,337 62
<b>Totals.....</b>	<b>\$82,375 12</b>	<b>\$101,041 98</b>	<b>\$104,277 90</b>	<b>\$116,074 74</b>	<b>\$114,335 57</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				510 74	510 74
Undivided profits, less current ex- penses, interest and taxes paid.	196 55	438 14	1,401 27		1,196 80
Dividends unpaid.....					
Commercial deposits subject to check.....	17,907 87	21,240 61	21,122 39	21,332 66	18,922 18
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	39,270 70	54,392 23	56,754 24	69,231 34	68,705 78
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$82,375 12</b>	<b>\$101,041 98</b>	<b>\$104,277 90</b>	<b>\$116,074 74</b>	<b>\$114,335 57</b>

## STATE BANKING DEPARTMENT.

No. 229.

## BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

LEONARD P. CLASSENS, *President*; HENRY F. ROBERTSON, *Vice President*;  
JOSEPH F. HOFSTETTER, *Cashier*.

DIRECTORS.—Leonard P. Classens, Henry F. Robertson, Robert G. Pautz, L. E. Vorce, Geo. Waters, Jr., William Thurston, J. F. Hofstetter.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$55,017 49	\$61,047 64	\$52,582 84	\$46,012 23	\$44,343 70
Bonds, mortgages and securities..	60,617 34	65,566 46	65,160 85	60,284 51	61,118 88
Premiums paid on bonds.....					
Overdrafts.....	229 14	1,189 94	237 78	102 69	11 44
Banking house.....	5,800 00	5,800 00	5,800 00	5,800 00	5 800 00
Furniture and fixtures.....	1,550 00	1,550 00	1,550 00	1,550 00	1,550 00
Other real estate.....	1,500 00	1,500 00	1,500 00	2,351 00	2,351 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	11 85	11 85	11 85	7 00	57 76
United States bonds.....					
Due from banks in reserve cities..	13,269 31	10,117 29	6,880 77	20,648 72	23,884 70
Exchanges for clearing house....					
U. S. and National bank currency	2,553 00	1,533 00	3,628 00	3,996 00	6,906 00
Gold coin.....	4,710 00	5,725 00	5,920 00	6,420 00	5,675 00
Silver coin.....	1,100 00	930 00	550 00	1,100 00	300 00
Nickels and cents.....	78 45	91 38	60 29	104 36	106 70
Checks, cash items and internal revenue account.....	897 53	284 16	237 91	81 85	14 32
<b>Totals.....</b>	<b>\$147,334 11</b>	<b>\$155,366 72</b>	<b>\$144,120 29</b>	<b>\$148,458 36</b>	<b>\$152,619 50</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	288 49	338 08	1,184 87	127 90	1,281 23
Dividends unpaid.....					
Commercial deposits subject to check.....	34,977 57	39,782 22	38,326 63	42,028 35	48,270 56
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	43,504 57	46,977 66	47,390 07	50,564 80	49,203 36
Savings certificates of deposit.....	44,063 48	38,768 73	32,718 72	30,737 31	29,864 36
Notes and bills rediscounted.....		5,000 00			
Bills payable.....					
<b>Totals.....</b>	<b>\$147,334 11</b>	<b>\$155,366 72</b>	<b>\$144,120 29</b>	<b>\$148,458 36</b>	<b>\$152,619 50</b>

No. 297.

## THE FREMONT STATE BANK, FREMONT, MICHIGAN.

Organized May 24, 1904.

AMOS O. WHITE, *President*; LAMONTE D. PUFF, *Vice President*; EMIEL KEMPF, *Cashier*.

DIRECTORS.—AMOS O. White, Emiel Kempf, LaMonte D. Puff, Martin Rosema, John P. Jacklin, Nicholas Deliaas, John Lewis.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$20,406 21	\$24,051 95	\$27,910 66	\$28,081 85	\$30,007 96
Bonds, mortgages and securities..	17,244 00	30,328 40	38,162 65	43,435 65	47,238 65
Premiums paid on bonds.....					
Overdrafts.....	47 63	55			
Banking house.....	5,111 77	5,114 82	5,114 82	5,130 02	5,130 02
Furniture and fixtures.....	4,082 29	4,177 10	4,380 10	4,515 10	4,591 35
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	2,107 50	8,494 82	15,823 00	9,685 00	15,379 35
Exchanges for clearing house.....					
U. S. and National bank currency	8,227 00	9,702 00	8,604 00	8,312 00	8,033 00
Gold coin.....	1,025 00	1,625 00	2,190 00	2,235 05	2,045 00
Silver coin.....	647 51	879 30	749 95	1,333 55	1,935 75
Nickels and cents.....	31 54	70 96	63 33	140 00	152 36
Checks, cash items and internal revenue account.....	900 00	90 00	8 55	625 15	291 18
Totals.....	\$59,799 45	\$84,534 60	\$103,007 06	\$103,493 32	\$114,899 52
Liabilities.					
Capital stock paid in.....	\$23,450 00	\$23,950 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.	430 95	367 55	779 72	967 71	2,024 09
Dividends unpaid.....					
Commercial deposits subject to check.....	7,416 32	11,831 80	24,516 11	13,782 00	19,207 24
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	18,418 53	20,374 81	26,668 31	26,096 67	23,246 47
Savings certificates of deposit....	15,083 65	28,007 44	26,042 92	37,646 94	40,411 72
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$59,799 45	\$84,534 60	\$103,007 06	\$103,493 32	\$114,899 52

No. 153.

## GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANFORD W. BUCK, *Cashier*;  
WM. L. MORRISON, *Assistant Cashier*.

DIRECTORS.—Frank A. Kramer, Sanford W. Buck, Earl B. Bolton, John G. Berry, Geo. Skelton,  
James I. Berry, Lewis Jenson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$126,732 99	\$106,331 88	\$106,238 27	\$118,558 70	\$116,720 28
Bonds, mortgages and securities..	47,603 00	47,625 00	46,590 00	51,817 00	53,955 00
Premiums paid on bonds.....					
Overdrafts.....	567 95	533 55	464 92	430 59	347 69
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,500 00	1,500 00
Other real estate.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	566 20	879 05	990 79	170 38	1,153 53
United States bonds.....					
Due from banks in reserve cities..	24,630 70	22,533 34	37,876 32	17,941 80	25,240 86
Exchanges for clearing house....					
U. S. and National bank currency	9,385 00	7,939 00	7,707 00	7,494 00	8,141 00
Gold coin.....	6,085 00	5,455 00	5,450 00	5,375 00	6,997 50
Silver coin.....	1,229 55	1,183 85	821 25	501 50	906 60
Nickels and cents.....	406 41	326 19	232 88	276 80	326 55
Checks, cash items and internal revenue account.....	1,416 76	951 93	1,019 15	538 27	644 46
Totals.....	\$220,623 56	\$215,808 79	\$208,890 58	\$205,194 04	\$216,933 46
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	7,258 01	8,076 93	8,510 46	7,424 75	7,800 11
Dividends unpaid.....					
Commercial deposits subject to check.....	73,189 67	69,710 76	62,167 95	48,708 22	53,037 12
Commercial certificates of deposit	105,175 88	108,021 05	108,212 17	109,710 28	85,917 81
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				9,350 79	40,128 42
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....	5,000 00				
Totals.....	\$220,623 56	\$215,808 79	\$208,890 58	\$205,194 04	\$216,933 46

## STATE BANKS OF MICHIGAN.

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No. 298.

## STATE BANK OF GLADWIN, GLADWIN, MICHIGAN.

Organized July 27, 1904.

WILLIAM H. AITKIN, *President*; A. H. MEDBURY, *Vice President*; MELVIN H. AITKIN, *Cashier*;  
C. G. GOODRUM, *Assistant Cashier*.

DIRECTORS.—William H. Aitkin, Albert E. Sleeper, A. H. Medbury, Melvin H. Aitkin, Robert  
Croskery, Frank Leonard, Guy E. Smith, Eugene Foster.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$36,684 31	\$39,525 83	\$42,554 40	\$44,663 81	\$47,664 92
Bonds, mortgages and securities..	6,991 25	6,916 25	6,457 00	2,839 07	4,925 87
Premiums paid on bonds.....					
Overdrafts.....	2 74	1 70	67		
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....				257 05	381 39
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	6,759 25	10,417 77	6,044 98	10,128 95	16,249 90
Exchanges for clearing house....	437 49	320 61	474 70		
U. S. and National bank currency	4,178 00	4,301 00	4,203 00	6,083 00	5,430 00
Gold coin.....		45 00	600 00	1,165 00	1,155 00
Silver coin.....	201 60	690 65	887 10	221 65	823 45
Nickels and cents.....	21 03	74 43	64 24	101 79	77 25
Checks, cash items and internal revenue account.....	165 00	305 36	95 23	507 54	565 37
<b>Totals.....</b>	<b>\$62,640 67</b>	<b>\$63,793 60</b>	<b>\$65,581 91</b>	<b>\$93,177 86</b>	<b>\$104,472 15</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....			200 00	200 00	200 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,106 57	1,649 53	784 24	1,857 54	3,398 66
Dividends unpaid.....					
Commercial deposits subject to check.....	25,944 49	28,010 94	42,344 95	45,123 13	52,613 89
Commercial certificates of deposit	15,589 61				
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....		19,118 13	17,252 72	20,998 19	23,259 61
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$62,640 67</b>	<b>\$63,793 60</b>	<b>\$65,581 91</b>	<b>\$93,177 86</b>	<b>\$104,472 15</b>

## STATE BANKING DEPARTMENT.

No. 249.

## GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.

JOSEPH W. O'BRIEN, *President*; G. J. DIEKEMA, *Vice President*; ELBERT LYNN, *Cashier*;  
B. P. SHERWOOD, *Assistant Cashier*.

DIRECTORS.—J. W. O'Brien, G. J. Diekema, C. Ver Schure, Elbert Lynn, K. T. Van den Bosch, John Veneklassen, B. P. Sherwood, W. H. Beach, M. C. Sherwood.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$124,396 88	\$135,937 45	\$125,503 97	\$152,237 54	\$146,121 89
Bonds, mortgages and securities..	68,917 15	73,837 15	77,292 00	76,896 00	93,009 96
Premiums paid on bonds.....					
Overdrafts.....	257 66	42 78	78 79	80 38	147 67
Banking house.....	6,703 00	6,703 00	6,703 00	6,703 00	6,703 00
Furniture and fixtures.....	2,815 62	2,815 62	2,815 62	2,815 62	2,815 62
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	88 72		13 08		174 18
Items in transit.....				20 80	
United States bonds.....					
Due from banks in reserve cities..	33,166 56	41,966 18	36,321 21	35,290 50	30,514 67
Exchanges for clearing house....					
U. S. and National bank currency	9,866 00	8,990 00	11,216 00	10,575 00	9,816 00
Gold coin.....	7,185 00	5,920 00	5,850 00	6,852 50	7,645 00
Silver coin.....	1,435 85	1,117 25	1,375 80	1,687 15	1,724 60
Nickels and cents.....	178 45	216 44	189 15	107 63	232 83
Checks, cash items and internal revenue account.....	1,706 30	1,390 56	618 75	1,992 27	1,353 29
<b>Totals.....</b>	<b>\$266,706 69</b>	<b>\$278,926 43</b>	<b>\$277,977 37</b>	<b>\$295,169 79</b>	<b>\$300,317 71</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	666 81	1,939 64	3,859 66	2,431 03	4,213 60
Dividends unpaid.....	327 00	6 00	6 00	27 00	27 00
Commercial deposits subject to check.....	39,867 02	43,067 63	40,702 17	43,394 28	44,603 31
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....		6,241 07			
Cashier's checks outstanding.....					
Savings deposits.....	77,100 58	80,108 19	84,610 78	96,420 98	98,261 78
Savings certificates of deposit....	117,215 23	116,063 90	117,298 76	120,896 60	121 212 02
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$266,706 69</b>	<b>\$278,926 42</b>	<b>\$277,977 37</b>	<b>\$295,169 79</b>	<b>\$300,317 71</b>

No. 308.

## THE GRAND LEDGE STATE BANK, GRAND LEDGE.

Organized May 2, 1905.

W. R. CLARKE, *President*; A. B. SCHUMAKER, A. R. GILLIES, *Vice Presidents*; B. R. MOORE, *Cashier*; A. T. SLAGHT, A. R. GILLIES, *Auditors*.

DIRECTORS.—W. R. Clarke, A. B. Schumaker, A. T. Slaght, Dudley E. Waters, Martin Vanderbosch, John E. Hinkson, Danford Shadduck, A. R. Gillies, B. R. Moore.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....			\$30,156 68	\$44,326 43	\$46,744 58
Bonds, mortgages and securities..			7,255 00	11,970 00	23,723 68
Premiums paid on bonds.....					
Overdrafts.....			230 52	467 47	621 90
Banking house.....					
Furniture and fixtures.....			700 00	700 00	700 00
Expenses and interest paid.....			605 75	779 04	751 02
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....			12,599 36	11,158 39	
Items in transit.....					356 93
United States bonds.....					
Due from banks in reserve cities..			15,328 81	4,939 95	10,384 79
Exchanges for clearing house....				924 50	
U. S. and National bank currency			4,957 00	4,207 00	6,064 00
Gold coin.....			1,800 00	2,620 00	2,835 00
Silver coin.....			887 30	930 50	1,254 75
Nickels and cents.....			105 48	131 19	130 81
Checks, cash items and internal revenue account.....			132 22		1,319 47
Totals.....			\$74,827 12	\$83,154 47	\$95,595 82
Liabilities.					
Capital stock paid in.....			\$22,050 00	\$21,250 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					
Dividends unpaid.....					
Commercial deposits subject to check.....			16,547 58	17,230 74	12,226 83
Commercial certificates of deposit			26,938 03	31,649 49	45,756 92
Due to banks and bankers.....					776 47
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....				10,024 25	11,835 60
Savings certificates of deposits..					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....			\$74,827 12	\$83,154 47	\$95,595 82

## STATE BANKING DEPARTMENT.

No. 316.

## THE CITY TRUST &amp; SAVINGS BANK OF GRAND RAPIDS, MICHIGAN.

Organized January 9, 1905.

JAS. R. WILIE, *President*; L. J. RINDGE, THOS. M. PECK, *Vice Presidents*;  
HUGH BLAIR, *Cashier*.

DIRECTORS.—T. Stewart White, J. Frederick Barra, Constantine Morton, Frances Letellier,  
Lester J. Rindge, Philo C. Fuller, Walter C. Winchester, David M. Amberg, G. W.  
Perkins, S. A. Morman, Jas. R. Wylie, Thos. M. Peck, John J. Tucker, Jas. D. Lacy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$104,599 64	\$147,737 79
Accrued interest advanced on loans.....				695 34	670 47
Bonds, mortgages and securities..				30,103 56	94,953 56
Premiums paid on bonds.....					
Net expenses.....				568 13	
Overdrafts.....					54 63
Banking house.....					
Furniture and fixtures.....				2,125 82	2,801 36
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				57,457 44	53,743 94
Exchanges for clearing house....				1,059 26	165 00
U. S. and National bank currency				7,222 00	8,168 00
Gold coin.....				240 00	200 00
Silver coin.....				1,113 75	1,520 75
Nickels and cents.....				62 73	68 62
Checks, cash items and internal revenue account.....					
Totals.....				\$255,247 72	\$310,084 11
Liabilities.					
Capital stock paid in.....				\$100,000 00	\$100,000 00
Surplus fund.....				20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..					119 20
Dividends unpaid.....					
Commercial deposits subject to check.....				27,216 20	19,848 15
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....				500 00	397 35
Savings deposits.....				6,401 12	19,570 28
Savings certificates of deposit....				101,130 40	150,149 13
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$255,247 72	\$310,084 11



No. 276.

## COMMERCIAL-SAVINGS BANK OF GRAND RAPIDS.

Organized April 28, 1903.

C. B. KELSEY, *President*; C. F. YOUNG, ROBERT E. SHANAHAN, L. W. WELCH, *Vice Presidents*; H. N. MORRILL, *Cashier*.

DIRECTORS.—E. G. Maxwell, Wm. D. Weaver, Wm. D. Bishop, Z. Clark Thwing, Huntley Russell, William P. Kutsche, John Otte, Lyman Welch, Robert E. Shanahan, Sumner M. Wells, Moses Taggart, Chas. F. Young, Jos. C. Ford, E. A. Turnbull, C. B. Kelsey, Geo. F. Beardsley, Fred McR. Deane.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$727,155 94	\$741,070 48	\$800,034 83	\$764,368 56	\$750,039 92
Bonds, mortgages and securities..	67,760 00	63,850 00	84,350 00	112,675 00	124,300 00
Premiums paid on bonds.....					
Overdrafts.....	3,575 03	989 71	1,343 54	242 11	484 36
Banking house.....		5,150 00	17,534 90	23,042 92	25,897 45
Furniture and fixtures.....	9,344 05	9,744 05	9,744 05	10,924 00	12,472 00
Other real estate.....	4,750 00				
Due from other banks and bank- ers (not reserve cities).....					
Items in transit .....	1,039 25	1,964 12	1,686 07	233 61	1,986 65
United States bonds.....					
Due from banks in reserve cities..	174,414 76	115,685 39	139,719 05	127,280 23	128,120 07
Exchanges for clearing house....	7,335 70	3,508 96	6,165 92	3,358 50	10,058 75
U. S and National bank currency	40,152 00	34,132 00	54,402 00	44,877 00	56,862 00
Gold coin.....	7,746 00	5,771 00	916 00	1,491 00	2,351 00
Silver coin.....	1,241 00	772 00	3,019 25	4,245 00	2,428 25
Nickels and cents.....	356 47	398 40	587 18	619 97	540 68
Checks, cash items and internal revenue account.....	1,531 91	1,633 72	2,423 15	4,167 22	3,632 48
<b>Totals.....</b>	<b>\$1,046,402 11</b>	<b>\$984,669 83</b>	<b>\$1,121,925 94</b>	<b>\$1,097,525 12</b>	<b>\$1,119,173 61</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	13,000 00	13,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,183 85	2,021 83	7,575 85	309 35	3,928 00
Dividends unpaid.....	585 00	69 00	31 50	49 50	4 50
Commercial deposits subject to check.....	367,060 89	273,257 12	398,630 30	347,802 36	358,310 17
Commercial certificates of deposit					
Due to banks and bankers.....	32,729 82	56,128 76	57,968 25	43,589 42	46,303 47
Certified checks.....	442 08	7,100 00	250 00	447 71	
Cashier's checks outstanding....					
Savings deposits.....	108,530 63	104,476 06	107,510 68	113,612 78	150,027 26
Savings certificates of deposit.....	323,869 84	329,617 06	317,959 36	335,214 00	347,600 21
Notes and bills rediscounted.....					
Bills payable.....			20,000 00	43,500 00	
<b>Totals.....</b>	<b>\$1,046,402 11</b>	<b>\$984,669 83</b>	<b>\$1,121,925 94</b>	<b>\$1,097,525 12</b>	<b>\$1,119,173 61</b>

## STATE BANKING DEPARTMENT.

No. 61.

## GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHARLES W. GARFIELD, *President*; ORSON A. BALL, *Vice President*; F. A. HALL, *Cashier*;  
D. B. SHEDD, *Assistant Cashier*.

DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, Orson A. Ball, Roger W. Butterfield, Frank E. Leonard, Thomas M. Peck, Frank Jewell, W. H. Gilbert, Lester J. Rindge, Wm. Alden Smith, Geo. G. Whitworth.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$798,125 33	\$824,456 61	\$827,847 32	\$796,887 85	\$785,641 94
Bonds, mortgages and securities..	1,027,344 95	1,031,030 45	1,028,789 95	1,032,674 95	1,042,124 95
Premiums paid on bonds.....					
Overdrafts.....	221 35	517 39	1,547 67	476 07	497 76
Banking house.....					
Furniture and fixtures.....	4,000 00	4,316 47	4,601 88	2,500 00	2,523 50
Other real estate Due from other banks and bank- ers (not reserve cities).....	9,595 35	9,595 35	9,595 35	9,595 35	7,420 35
Items in transit.....	10 00	419 63	4,018 23	150 91	120 00
United States bonds.....					
Due from banks in reserve cities..	264,985 62	228,842 99	229,778 03	238,483 44	238,012 17
Exchanges for clearing house....	6,592 18	4,091 20	9,306 95	3,109 34	11,531 76
U. S. and National bank currency	47,019 00	60,110 00	52,524 00	72,101 00	56,863 00
Gold coin.....	35,560 00	35,335 00	35,790 00	35,107 50	35,602 50
Silver coin.....	2,606 45	3,816 95	2,045 85	2,779 00	3,496 50
Nickels and cents.....	311 31	353 37	396 31	247 79	401 97
Checks, cash items and internal revenue account.....	1,667 60	327 09	107 11	698 32	564 82
Totals.....	\$2,193,039 14	\$2,203,212 50	\$2,206,348 65	\$2,194,811 52	\$2,184,801 22
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	17,778 22	25,515 84	35,408 95	26,933 89	34,888 22
Dividends unpaid.....	414 00	44 00	12 00		
Commercial deposits subject to check.....	154,960 03	145,832 34	149,217 37	145,184 87	165,665 14
Commercial certificates of deposit	117 18	117 18	117 18	117 18	117 18
Due to banks and bankers.....					
Certified checks.....	10 00	778 37	295 77		507 78
Cashier's checks outstanding.....					
Savings deposits.....	1,142,168 26	1,132,935 88	1,126,232 87	1,114,849 70	1,096,763 25
Savings certificates of deposit.....	697,591 45	717,988 89	715,064 51	727,725 88	706,879 65
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,193,039 14	\$2,203,212 50	\$2,206,348 65	\$2,194,811 52	\$2,184,801 22

No. 65.

## KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*;  
A. H. BRANDT, *Assistant Cashier*.

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, T. J. O'Brien, F. C. Miller,  
T. Stewart White, Lewis H. Withey, Edward Lowe.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,632,377 78	\$1,590,196 07	\$1,698,056 00	\$1,684,616 17	\$1,699,359 50
Bonds, mortgages and securities..	858,537 88	838,122 13	852,961 72	893,552 42	873,932 29
Premiums paid on bonds.....					
Overdrafts. ....	1,653 79	617 45	836 65	1,412 32	395 19
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	3,234 65	3,234 65	3,234 65	3,234 65	3,233 65
Due from other banks and bank- ers (not reserve cities).....	565 33	4,446 91		7,273 11	2 591 76
Items in transit.....		684 00	257 34	396 33	964 98
United States bonds.....	600 00	600 00	600 00	600 00	600 00
Due from banks in reserve cities..	304,102 85	371,787 03	285,018 32	317,639 31	367,633 49
Exchanges for clearing house....	12,385 18	6,612 31	19,202 90	10,520 59	6,113 88
U. S. and National bank currency	66,661 00	69,280 00	78,459 00	74,468 00	88,623 00
Gold coin.....	62,102 50	62,177 50	63,185 00	62,970 00	63,970 00
Silver coin.....	3,851 30	7,530 65	5,587 80	2,914 50	5,964 50
Nickels and cents.....	1,064 61	765 75	226 43	349 09	246 28
Checks, cash items and internal revenue account.....	3,167 75	107 21	2,168 69	780 60	232 21
Totals.....	\$2,977,304 62	\$2,993,161 66	\$3,037,796 50	\$3,068,727 09	\$3,141,860 73
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	200,000 00	200,000 00
Undivided profits, less current ex- penses interest and taxes paid.	46,716 27	62,561 61	78,777 14	25,600 45	44,618 51
Dividends unpaid.....	105 00				
Commercial deposits subject to check.....	297,581 66	222,552 32	314,204 11	246,351 29	292,659 88
Commercial certificates of deposit					
Due to banks and bankers.....		25,015 91			
Certified checks.....	71 90	86 90	266 90	71 90	71 90
Cashier's checks outstanding.....					
Savings deposits.....	1,608,805 21	1,645,687 32	1,604,231 56	1,622,643 29	1,617,043 11
Savings certificates of deposit.....	824,024 58	837,257 60	840,316 79	944,060 16	937,467 33
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$2,977,304 62	\$2,993,161 66	\$3,037,796 50	\$3,068,727 09	\$3,141,860 73

## THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

**LEWIS H. WITHEY, President; WILLARD BARNHART, First Vice President; HENRY IDEMA, Second Vice President; F. A. GORHAM, Third Vice President; GEO. HEFFERAN, Secretary; CLAUDE HAMILTON, Assistant Secretary.**

**DIRECTORS.**—T. Stewart White, Lewis H. Withey, James M. Barnett, Harvey J. Hollister, Willard Barnhart, Samuel Sears, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Thomas Hefferan, Wm. G. Robinson, Dudley E. Waters, E. Golden Filler, W. W. Cummer, Wm. Judson, William Alden Smith, J. Boyd Pantlind, Edward Lowe, Thomas Hume.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Collateral loans. Time .....	\$53,401 00	\$96,650 00	\$72,075 00	\$74,250 00	\$79,220 00
Demand.....	160,021 23	131,961 81	118,696 49	106,503 17	119,412 95
Loans on real estate mortgages, in office.....	95,081 35	103,176 83	114,777 23	130,022 53	135,677 18
With State Treasurer .....	104,612 64	101,694 14	101,444 14	102,064 14	102,064 14
Other loans.....					
Bonds. In office.....	118,640 00	159,710 00	168,310 00	194,910 00	175,460 00
With State Treasurer .....	5,000 00	5,000 00	3,000 00	3,000 00	3,000 00
Stocks .....	17,918 61	23,518 61	21,518 61	21,518 61	21,918 61
Real estate owned .....	2,441 96	2,450 17	2,461 30	1,937 30	1,899 01
Other investments.....	40,764 86				
Certificates of deposit of other banks.....		42,374 98	60,180 60	38,943 46	41,089 23
Advances to trusts.....	34,026 30	30,060 64	28,235 05	33,442 34	35,520 68
Premiums paid.....					
Safe deposit vaults .....	13,500 00	13,500 00	13,500 00	13,500 00	13,500 00
Furniture and fixtures .....	3,000 00	3,000 00	3,000 00	2,500 00	2,497 00
Due from approved reserve agents	175,803 69	240,076 33	296,650 25	203,342 90	378,302 81
Due from other banks and bankers	21,865 58	32,183 58	97,935 12	20,865 49	41,425 34
Cash items .....	472 77	6,714 89	13,321 98	547 38	707 47
Nickels and cents.....	3 76	4 60	11 59	7 99	11 08
Silver coin.....	34 35	95 25	213 45	51 70	104 60
Gold coin.....	1,612 50	645 00	572 50	1,340 00	1,885 00
U. S and National bank notes, ..	4,309 00	1,451 00	4,562 00	3,328 00	1,603 00
<b>Total .....</b>	<b>\$352,509 60</b>	<b>\$994,267 83</b>	<b>\$1,120,465 36</b>	<b>\$952,075 01</b>	<b>\$1,155,298 10</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits. (Less expenses, interest and taxes paid) .....	29,951 58	32,722 86	40,085 20	39,249 82	45,423 90
Dividends unpaid.....					
Trust deposits.....	514,149 45	654,089 23	771,751 17	606,967 51	800,756 72
Premiums .....	8,408 57	7,455 74	8,628 99	5,857 68	9,117 48
Debentures.....					
Other liabilities .....					
<b>Total .....</b>	<b>\$352,509 60</b>	<b>\$994,267 83</b>	<b>\$1,120,465 36</b>	<b>\$952,075 01</b>	<b>\$1,155,298 10</b>

No. 108.

## PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOMAS HEFFERAN, *President*; WM. ALDEN SMITH, SAMUEL M. LEMON, *Vice Presidents*;  
GEO. E. LUTHER, *Cashier*; M. D. HOOGESTEGGER, *Assistant Cashier*.

DIRECTORS.—Thomas Hefferan, Wm. Alden Smith, John Murray, Wm. H. Anderson, Wm. H. Gay, Reuben Bloomer, Samuel M. Lemon, John W. Blodgett, A. D. Rathbone, Eugene D. Conger, J. Boyd Pantlind, Christian Bertsch, A. S. Musselman, John T. Byrne, Wm. Logie.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$435,695 21	\$392,502 05	\$494,649 41	\$476,915 32	\$434,264 18
Bonds, mortgages and securities..	1,219,412 19	1,216,188 83	1,239,282 12	1,248,937 98	1,257,169 97
Premiums paid on bonds.....	15,500 00	15,500 00	14,929 29	14,929 29	14,929 29
Overdrafts.....	636 18	128 23	930 23	690 24	263 44
Banking house.....					
Furniture and fixtures .....	5,000 00	5,000 00	4,750 00	4,500 00	4,250 00
Other real estate.....	9,746 18	9,746 18	3,846 18	3,796 18	3,146 18
Due from other banks and bank ers (not reserve cities).....	5,988 19	1,845 19	1,436 02	2,284 67	2,813 79
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	199,926 15	310,064 24	278,414 22	240,185 14	207,773 60
Exchanges for clearing house....	15,627 07	18,253 18	14,417 24	7,429 59	4,557 74
U. S. and National bank currency	54,121 00	44,399 00	62,856 00	49,530 00	38,358 00
Gold coin.....	48,135 00	47,025 00	43,232 50	41,510 00	43,720 00
Silver coin.....	1,796 65	1,194 35	2,103 70	591 30	1,267 20
Nickels and cents.....	160 94	59 88	77 44	96 34	39 55
Checks, cash items and internal revenue account.....	1,107 22	630 11	882 59	684 83	1,186 83
<b>Totals.....</b>	<b>\$2,012,851 98</b>	<b>\$2,062,541 22</b>	<b>\$2,161,806 94</b>	<b>\$2,092,080 88</b>	<b>\$2,013,739 77</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	27,177 92	29,229 73	22,798 05	22,280 72	27,673 67
Dividends unpaid.....	76 00		20 00	40 00	
Commercial deposits subject to check.....	169,751 14	184,913 81	298,710 87	295,586 90	224,917 76
Commercial certificates of deposit					
Due to banks and bankers.....	22,500 00	37,602 19	28,327 06	29,962 99	25,926 74
Certified checks.....		136 80		256 58	160 00
Cashier's checks outstanding.....	720 94	3,999 15	1,759 65	735 15	15 25
Savings deposits.....	763,927 39	766,295 68	788,254 24	712,098 00	719,484 95
Savings certificates of deposit....	908,698 59	920,864 36	891,937 07	901,120 54	885,561 40
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$2,012,851 98</b>	<b>\$2,062,541 22</b>	<b>\$2,161,806 94</b>	<b>\$2,092,080 88</b>	<b>\$2,013,739 77</b>

No. 139.

## STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; WILLIAM H. JONES, *Vice President*; MARSH H. SORRICK, *Cashier*;  
CASPER BAARMAN, *Assistant Cashier*.

DIRECTORS.—Wm. J. Stuart, Wm. H. Jones, James K. Johnston, Daniel McCoy, Benjamin  
Wolf, E. A. Stowe, S. B. Jenks, M. H. Sorrick, E. H. Foote, H. B. Herpolshelmer, Benj.  
S. Hanchett.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,564,291 72	\$1,665,475 05	\$1,601,772 33	\$1,599,012 02	\$1,561,961 48
Bonds, mortgages and securities..	547,200 04	544,649 04	609,245 09	626,145 09	641,581 85
Premiums paid on bonds.....	3,335 72	3,335 72	3,335 72	3,000 00	3,000 00
Overdrafts.....	281 19	338 57	385 32	272 72	1,577 12
Banking house.....	28,500 00	28,500 00	28,500 00	28,000 00	28,000 00
Furniture and fixtures.....	22,093 64	22,093 04	22,093 04	22,000 00	22,000 00
Other real estate Due from other banks and bank- ers (not reserve cities).....	13,579 81	5,867 99	10,119 46	5,330 25	4,073 81
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	251,072 97	336,464 67	238,131 77	196,181 95	327,181 84
Exchanges for clearing house.....	23,088 47	7,880 25	12,255 02	12,540 26	10,781 93
U. S. and National bank currency	84,368 00	83,641 00	94,491 00	91,341 00	74,152 00
Gold coin.....	66,282 50	57,910 00	63,430 00	70,690 00	65,760 00
Silver coin.....	20,682 50	18,000 50	14,623 50	11,261 50	11,041 50
Nickels and cents.....	618 73	742 66	651 32	1,047 38	554 87
Checks, cash items and internal revenue account.....	6,049 00	6,676 44	9,465 82	4,728 87	11,348 70
<b>Totals.....</b>	<b>\$2,631,444 29</b>	<b>\$2,781,575 53</b>	<b>\$2,708,499 99</b>	<b>\$2,671,541 04</b>	<b>\$2,763,015 10</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	34,290 01	41,564 86	46,617 00	43,310 28	50,000 38
Dividends unpaid.....	515 00	51 00	30 00	55 00	58 00
Commercial deposits subject to check.....	844,222 29	921,017 41	857,155 94	775,326 43	842,202 30
Commercial certificates of deposit	108,192 34	105,356 11	38,297 09	136,030 84	117,701 46
Due to banks and bankers.....	51,052 87	91,728 64	83,286 92	73,898 91	84,388 47
Certified checks.....	417 33	1,016 00	542 85	1,026 85	110 05
Cashier's checks outstanding.....			45 85		250 00
Savings deposits.....	567,829 53	575,801 90	596,243 32	586,235 82	618,642 50
Savings certificates of deposit....	774,924 92	795,039 61	836,281 02	805,656 91	799,661 94
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$2,631,444 29</b>	<b>\$2,781,575 53</b>	<b>\$2,708,499 99</b>	<b>\$2,671,541 04</b>	<b>\$2,763,015 10</b>

## STATE BANKS OF MICHIGAN.

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No. 27.

## FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President*; M. W. DWELLE, *Vice President*; E. L. COOPER, *Cashier*;  
E. A. CROMAN, *Secretary*.

DIRECTORS.—E. L. Cooper, E. J. Foster, M. W. Dwelle, E. W. Crafts, D. G. Hellier, E. W. Hobart, E. A. Croman, W. R. Reynolds, Orville Gorton.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$56,761 99	\$53,088 79	\$64,506 26	\$53,545 68	\$56,028 75
Bonds, mortgages and securities..	129,451 78	132,714 28	144,401 78	145,793 78	143,054 78
Premiums paid on bonds.....					
Overdrafts.....	1,693 55	1,124 67	902 51	737 13	2,900 79
Banking house.....	3,300 00	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	850 00	350 00	115 85	115 85	115 85
United States bonds.....					
Due from banks in reserve cities..	23,159 44	44,757 68	20,522 04	26,330 49	38,431 46
Exchanges for clearing house....					
U. S. and National bank currency	6,924 00	3,053 00	6,063 00	7,700 00	12,409 00
Gold coin.....	3,165 00	3,760 08	4,505 00	300 00	1,225 00
Silver coin.....	892 90	989 40	1,082 40	1,404 25	1,157 40
Nickels and cents.....	319 29	265 60	208 25	205 34	269 01
Checks, cash items and internal revenue account.....	158 12	45 71	42 53	184 65	133 53
Totals.....	\$226,676 07	\$243,449 13	\$245,649 62	\$239,617 17	\$259,025 57
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	786 70	1,064 49	2,026 85	1,506 76	2,103 42
Dividends unpaid.....	1,250 00	5 00	5 00	50 00	
Commercial deposits subject to check.....	39,129 51	49,992 66	42,991 50	35,557 25	55,168 75
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....		135 00			
Cashier's checks outstanding.....					
Savings deposits.....	16,841 08	15,546 44	17,934 59	18,358 06	19,334 10
Savings certificates of deposit....	136,668 78	144,705 54	150,691 68	151,145 10	149,419 30
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$266,676 07	\$243,449 13	\$245,649 62	\$239,617 17	\$259,025 57

No. 263.

## COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized August 27, 1902.

F. E. RANNEY, *President*; D. K. BLACK, CHAS. M. MILLER, *Vice Presidents*;  
C. V. COATS, *Cashier*.

DIRECTORS.—F. E. Ranney, D. K. Black, Paul Van Deinse, E. A. Kemp, Chas. M. Miller,  
R. F. Sprague, Chas. H. Wells, E. S. Rowley.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$105,174 08	\$105,682 76	\$114,653 46	\$114,030 52	\$118,152 28
Bonds, mortgages and securities..	30,550 00	30,650 00	31,634 00	31,925 00	32,425 00
Premiums paid on bonds.....					
Overdrafts.....	31 43		22 52		47 18
Banking house.....					
Furniture and fixtures.....	2,190 84	2,190 84	2,190 84	2,190 84	2,190 84
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	7,645 58	3,479 10	2,182 65	2,000 00	9,593 07
United States bonds...					
Due from banks in reserve cities..	8,810 18	20,129 06	21,211 37	25,132 81	12,924 13
Exchanges for clearing house....	1,069 03		704 47		
U. S. and National bank currency	6,313 00	5,540 00	3,661 00	3,334 00	7,109 00
Gold coin.....	4,815 00	4,695 00	5,100 00	4,360 00	4,930 00
Silver coin.....	1,000 00	879 00	660 00	2,211 00	1,380 00
Nickels and cents.....	87 04	50 98	123 87	110 17	51 93
Checks, cash items and internal revenue account.....	659 50	329 75		290 68	1,448 06
<b>Totals.....</b>	<b>\$168,345 68</b>	<b>\$173,626 49</b>	<b>\$182,144 18</b>	<b>\$185,585 02</b>	<b>\$190,251 49</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	186 62	283 05	1,122 03	1,496 31	1,832 77
Dividends unpaid.....	1,140 00				
Commercial deposits subject to check.....	54,112 51	58,171 13	62,776 14	63,357 13	71,708 95
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	85,898 98	88,014 74	90,938 44	93,199 01	88,952 20
Tax reserve account.....	7 57	157 57	307 57	532 57	757 57
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$168,345 68</b>	<b>\$173,626 49</b>	<b>\$182,144 18</b>	<b>\$185,585 02</b>	<b>\$190,251 49</b>



No. 188.

## GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

W. D. JOHNSON, *President*; F. S. GIBSON, *Vice President*; WM. H. BROWNE, *Cashier*.

DIRECTORS.—W. D. Johnson, F. S. Gibson, W. H. Browne, C. W. Johnson, E. Rutan.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$205,955 39	\$208,452 39	\$215,795 46	\$220,571 01	\$242,444 32
Bonds, mortgages and securities..	88,432 34	90,763 34	93,578 84	92,064 84	92,712 84
Premiums paid on bonds.....					
Overdrafts.....		113 92			
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....	14,176 15	9,500 84	2,037 24		6,533 72
United States bonds.....					
Due from banks in reserve cities..	104,378 12	98,339 16	88,053 95	48,814 37	27,979 81
Exchanges for clearing house....					
U. S. and National bank currency	14,280 00	13,810 00	8,690 00	13,430 00	19,395 00
Gold coin.....	5,620 00	4,390 00	4,910 00	5,470 00	4,505 00
Silver coin.....	1,546 45	1,871 50	1,123 25	1,065 70	572 10
Nickels and cents.....	436 24	562 95	470 31	312 39	241 89
Checks, cash items and internal revenue account.....	317 67	287 15	286 37	254 85	465 40
Totals.....	\$435,142 36	\$428,091 25	\$414,944 92	\$381,983 16	\$394,849 58
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,416 93	6,644 94	8,868 05	10,105 81	11,907 73
Dividends unpaid.....	100 00				
Commercial deposits subject to check.....	141,772 52	128,780 14	121,889 92	99,841 68	91,345 91
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	238,852 91	242,666 17	234,186 95	222,036 22	241,595 94
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$435,142 36	\$428,091 25	\$414,944 92	\$381,983 16	\$394,849 58

## STATE BANKING DEPARTMENT.

No. 95.

## SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*;  
J. C. JEFFERY, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, Charles A. Wright, M. C. Getchell, James R. Cooper, A. R. Gray.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$391,289 98	\$387,380 41	\$433,435 05	\$467,884 32	\$499,566 51
Bonds, mortgages and securities..	200,320 71	224,464 71	237,727 71	234,448 77	240,811 77
Premiums paid on bonds.....					
Overdrafts.....	671 47	2,538 33	1,772 75	2,434 30	3,511 16
Banking house.....					
Furniture and fixtures.....	1,000 00	1,110 00	1,310 00	1,310 00	1,310 00
Other real estate.....	1,961 20	1,961 20	1,961 20	1,961 20	1,961 20
Due from other banks and bank- ers (not reserve cities).....	102,877 10	138,254 79	76,515 62	57,833 32	66,995 38
Items in transit.....					
Due from U. S. Treasurer.....			600 00	1,500 00	
United States bonds.....					
Due from banks in reserve cities..	93,752 18	173,973 23	146,979 79	90,291 79	148,180 41
Exchanges for clearing house.....					
U. S. and National bank currency..	59,856 00	52,731 00	48,517 00	33,761 00	57,909 00
Gold coin.....	10,795 00	11,475 00	12,655 00	12,850 00	12,420 00
Silver coin.....	2,823 80	2,238 85	2,089 80	2,044 15	1,324 05
Nickels and cents. ....	270 36	186 88	220 37	200 26	211 15
Checks, cash items and internal revenue account.....	2,341 44	7,126 12	3,243 84	1,822 65	1,723 53
<b>Totals.....</b>	<b>\$867,959 24</b>	<b>\$1,003,440 52</b>	<b>\$967,028 13</b>	<b>\$908,341 76</b>	<b>\$1,035,924 16</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	13,148 67	17,822 19	20,124 41	18,796 25	21,875 79
Dividends unpaid.....	113 40				
Commercial deposits subject to check.....	169,965 19	275,813 37	227,376 93	186,655 17	286,222 84
Commercial certificates of deposit					
Due to banks and bankers.....	7,454 13	8,992 42	7,893 73	4,269 17	2,953 02
Certified checks.....	10 00	10 00	350 00	245 90	8 80
Cashier's checks outstanding.....					
Savings deposits.....	512,657 23	539,214 04	546,143 94	532,662 65	559,175 74
Savings certificates of deposit.....	94,610 62	91,588 50	95,139 12	95,712 62	95,687 97
Notes and bills rediscounted.....					
Bills payable .....					
<b>Totals.....</b>	<b>\$867,959 24</b>	<b>\$1,003,440 52</b>	<b>\$967,028 13</b>	<b>\$908,341 76</b>	<b>\$1,035,924 16</b>

## SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

CHAS. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Secretary*.

**DIRECTORS.**—C. A. Wright, A. R. Gray, George Ruppe, R. R. Goodell, James Chynoweth, James R. Cooper, A. J. Scott, Jacob Baer, Charles Briggs, James MacNaughton, Edgar H. Tower, Allan F. Rees, Lessing Karger, John D. Cuddihy, Harry F. Fay, William E. Parnall, Charles H. Hall, Ferdinand Wieber, James Mercer, Thomas Whittle.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Collateral loans. Time.....					
Demand.....					
Loans on real estate mortgages.					
In office.....	\$30,446 00	\$26,906 00	\$30,267 50	\$43,195 00	\$45,465 00
With State Treasurer .....	83,380 00	81,380 00	78,880 00	78,335 00	76,295 00
Other loans.....					
Bonds. In office .....					
With State Treasurer .....					
Stocks .....	63,655 14	64,355 14	64,355 14	66,105 14	66,105 14
Real estate owned.....					
Other investments .....					
Advances to trusts.....					
Premiums paid .....					
Safe deposit vaults .....					
Furniture and fixtures .....	410 23	410 23	410 23	410 23	410 23
Due from approved reserve agents	1,103 99	1,107 32	1,110 50	1,115 56	1,120 58
Due from other banks and bankers	9,980 72	84,214 16	43,820 31	788 94	17,900 22
Cash items .....					
Nickels and cents .....					
Silver coin.....					
Gold coin.....					
U. S. and National bank notes ..					
<b>Totals.....</b>	<b>\$188,976 08</b>	<b>\$258,372 85</b>	<b>\$218,843 77</b>	<b>\$189,949 87</b>	<b>\$207,296 17</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits (less expenses, interest and taxes paid).....	6,507 08	6,700 85	8,205 77	6,409 87	8,145 17
Dividends unpaid.....	1,289 00	372 00	348 00	1,000 00	176 00
Trust deposits .....	1,200 00	71,300 00	30,290 00	2,540 00	18,975 00
Debentures.....					
Other liabilities .....					
<b>Total .....</b>	<b>\$188,976 08</b>	<b>\$258,372 85</b>	<b>\$218,843 77</b>	<b>\$189,949 87</b>	<b>\$207,296 17</b>

No. 254.

## HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

MATTHEW D. WAGNER, *President*; GEORGE J. JENKS, *Vice President*; HENRY BINKLE, *Cashier*.

DIRECTORS.—Matthew D. Wagner, George J. Jenks, Darius Mithlethaler, Phillip Binkle, Albert E. Sleeper.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$75,279 21	\$74,906 86	\$74,844 52	\$75,546 16	\$72,847 41
Bonds, mortgages and securities..	61,814 29	57,074 29	57,446 29	60,951 29	59,923 33
Premiums paid on bonds.....					
Overdrafts.....	294 15	1,074 46	133 30	120 00	656 06
Banking house.....	3,234 99	3,234 99	3,234 99	3,234 99	3,234 99
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	23,045 52	22,020 16	23,791 01	31,324 25	35,067 38
Exchanges for clearing house....	1,524 75			103 92	451 70
U. S. and National bank currency	2,923 00	4,669 00	1,687 00	4,037 00	4,193 00
Gold coin.....	1,900 00	1,900 00	1,200 00	2,000 00	2,000 00
Silver coin.....	410 65	441 90	297 70	430 00	555 25
Nickels and cents.....	87 19	104 62	97 53	87 22	83 59
Checks, cash items and internal revenue account.....			113 10		
<b>Totals.....</b>	<b>\$172,513 75</b>	<b>\$167,426 28</b>	<b>\$164,845 44</b>	<b>\$179,834 83</b>	<b>\$181,012 71</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,985 59	1,963 45	3,032 89	3,565 04	4,823 14
Dividends unpaid.....					
Commercial deposits subject to check.....	24,829 42	20,728 26	17,527 41	22,421 21	26,911 59
Commercial certificates of deposit.					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	16,195 88	15,347 81	16,629 12	18,723 51	19,174 55
Savings certificates of deposit....	93,502 86	93,386 76	91,656 02	99,125 07	94,103 43
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$172,513 75</b>	<b>\$167,426 28</b>	<b>\$164,845 44</b>	<b>\$179,834 83</b>	<b>\$181,012 71</b>

## STATE BANKS OF MICHIGAN.

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No. 326.

## \*THE EMMET COUNTY STATE BANK, HARBOR SPRINGS.

Organized November 1, 1905.

WILLIAM J. CLARKE, *President*; J. T. CLARKE, *Vice President*; R. FRANK LEMON, *Cashier*.DIRECTORS.—William J. Clarke, R. Frank Lemon, Matt J. Erwin, Elmer G. Carey,  
J. T. Clarke.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					
Bonds, mortgages and securities.....					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					
Exchanges for clearing house.....					
U. S. and National bank currency.....					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

\*Commencing business subsequent to report November 9th, 1905.

## STATE BANKING DEPARTMENT.

No. 50.

## OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

GEO. R. BATES, *President*; G. T. SANDS, *Vice President*; D. J. MATHEWS, *Cashier*;  
W. E. ROLLINS, *Assistant Cashier*.

DIRECTORS.—L. N. Keating, George R. Bates, A. E. Motley, G. T. Sands, W. E. Snyder,  
J. N. Cotton.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$86,347 64	\$73,739 07	\$76,390 33	\$71,758 54	\$72,407 21
Bonds, mortgages and securities..	93,536 78	91,134 23	91,171 73	78,196 73	78,524 73
Premiums paid on bonds.....					
Overdrafts.....	369 85	2,165 26	1,174 13	166 88	954 46
Banking house.....	3,800 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,500 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....	600 00	600 00	600 00	600 00	600 00
Due from other banks and bank- ers (not reserve cities).....					913 84
Items in transit.....	2,792 42	702 11	1,621 12		
United States bonds.....					
Due from banks in reserve cities..	10,663 23	23,414 13	9,694 14	20,023 16	21,726 51
Exchanges for clearing house.....					
U. S. and National bank currency	7,669 00	5,080 00	5,913 00	5,829 00	5,443 00
Gold coin.....	355 00	606 00	575 00	476 00	420 00
Silver coin.....	3,131 00	2,909 00	2,581 00	2,628 00	2,745 00
Nickels and cents.....	71 20	64 97	32 93	56 16	57 43
Checks, cash items and internal revenue account.....	829 38	495 32	172 53	1,016 00	879 58
<b>Totals.....</b>	<b>\$211,665 50</b>	<b>\$205,610 09</b>	<b>\$194,625 91</b>	<b>\$185,450 47</b>	<b>\$189,371 76</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	954 03	1,891 18	2,946 69	4,061 01	4,228 22
Dividends unpaid.....	2,800 00				
Commercial deposits subject to check.....	25,795 54	26,224 71	26,386 78	22,118 84	29,244 30
Commercial certificates of deposit					
Due to banks and bankers .....	702 30	276 23	719 77	654 67	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	84,827 33	79,830 61	65,780 18	70,728 51	75,523 15
Savings certificates of deposit....	38,586 30	49,387 36	40,792 49	39,887 44	32,376 09
Notes and bills rediscounted.....			5,000 00		
Bills payable.....	10,000 00		5,000 00		
<b>Totals.....</b>	<b>\$211,665 50</b>	<b>\$205,610 09</b>	<b>\$194,625 91</b>	<b>\$185,450 47</b>	<b>\$189,371 76</b>

No. 11.

## HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; R. B. MESSER, *Vice President*; A. A. ANDERSON, *Cashier*.

DIRECTORS.—Chester Messer, D. S. Goodyear, Luke Waters, R. B. Messer, M. L. Cook, R. T. French, A. A. Anderson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$201,333 65	\$216,534 04	\$200,851 37	\$227,840 04	\$222,796 83
Bonds, mortgages and securities..	90,513 20	94,085 20	98,429 20	96,400 70	98,571 20
Premiums paid on bonds.....					
Overdrafts.....	6,780 83	1,489 06	688 09	3,621 37	3,378 00
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	5,500 00	4,750 00	4,750 00	4,750 00	4,750 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit..					211 84
United States bonds.....					
Due from banks in reserve cities..	39,748 90	31,286 51	46,156 28	21,559 52	34,632 70
Exchanges for clearing house.....					
U. S. and National bank currency	6,567 00	9,643 00	10,798 00	11,213 00	11,173 00
Gold coin.....	6,660 00	7,210 00	8,837 50	6,170 00	7,955 00
Silver coin.....	1,200 00	1,000 00	600 00	500 00	900 00
Nickels and cents.....	116 59	130 72	116 54	81 35	96 43
Checks, cash items and internal revenue account.....	539 93	263 54	1,766 14	2,241 62	492 80
<b>Totals.....</b>	<b>\$374,460 10</b>	<b>\$381,892 07</b>	<b>\$388,493 12</b>	<b>\$389,877 60</b>	<b>\$400,457 80</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,249 75	6,592 32	7,281 16	3,022 74	3,675 40
Dividends unpaid.....	144 00	8 00	8 00	12 00	
Commercial deposits subject to check.....	78,685 35	79,027 37	92,533 05	94,276 21	100,857 72
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	142,439 93	144,130 51	140,449 78	142,517 80	148,990 34
Savings certificates of deposit....	52,941 07	57,133 87	53,221 13	50,048 85	46,934 34
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$374,460 10</b>	<b>\$381,892 07</b>	<b>\$388,493 12</b>	<b>\$389,877 60</b>	<b>\$400,457 80</b>

## FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President*; CORVIS M. BARRE, *Vice President*; W. A. WAGNER, *Cashier*; E. M. LASH, *Assistant Cashier*.

DIRECTORS.—F. A. Roethlisberger, Corvis M. Barre, Edw. Frensdorf, Wm. N. Bengé, Guy M. Chester, Fred H. Stone, M. S. Segur.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$167,520 98	\$194,977 33	\$177,201 70	\$178,518 96	\$181,649 76
Bonds, mortgages and securities..	64,596 49	65,645 02	58,988 80	75,256 73	73,806 73
Premiums paid on bonds.....					
Overdrafts.....	1,027 14	61 05	405 50	192 66	41 08
Banking house.....	5,356 00	5,356 00	5,356 00	5,356 00	5,356 00
Furniture and fixtures.....	2,931 91	2,931 91	2,973 61	2,973 61	2,973 61
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					57 34
Items in transit .....					
United States bonds.....					
Due from banks in reserve cities..	58,613 22	31,744 87	42,214 07	31,443 40	23,443 12
Exchanges for clearing house....				2,484 74	
U. S. and National bank currency	8,824 00	8,832 00	7,252 00	6,939 00	8,980 00
Gold coin.....	7,645 00	7,130 00	7,295 00	7,065 00	7,059 00
Silver coin.....	2,489 00	712 30	1,348 10	1,727 10	2,781 95
Nickels and cents.....	93 16	71 57	84 53	45 36	179 73
Checks, cash items and internal revenue account.....	129 30	1,326 07	1,951 45		1,335 55
<b>Totals.....</b>	<b>\$319,226 20</b>	<b>\$318,788 12</b>	<b>\$305,070 76</b>	<b>\$311,997 56</b>	<b>\$307,643 87</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,343 38	3,081 28	4,802 51	6,698 65	7,288 47
Dividends unpaid.....	468 00	150 00			
Commercial deposits subject to check.....	90,303 70	87,423 51	66,555 96	59,649 11	78,150 59
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....		26 25	26 25		
Cashier's checks outstanding....					
Savings deposits.....	16,470 81	16,815 64	18,661 92	18,498 75	21,610 19
Savings certificates of deposit....	151,640 31	153,291 44	157,024 12	169,151 05	142,594 62
Notes and bills rediscounted.....					
Bills payable .....					
<b>Totals.....</b>	<b>\$319,226 20</b>	<b>\$318,788 12</b>	<b>\$305,070 76</b>	<b>\$311,997 56</b>	<b>\$307,643 87</b>



No. 78.

## HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALWORTH, *Vice President*; L. D. WALWORTH, *Cashier*;  
F. L. PIERCE, *Assistant Cashier*.

DIRECTORS.—J. T. Crume, J. E. King, C. F. Cook, H. S. Walworth, Asher B. La Fluer.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$286,984 65	\$286,490 55	\$297,076 76	\$291,509 01	\$279,790 03
Bonds, mortgages and securities..	140,906 31	146,627 31	155,452 31	151,229 23	140,097 31
Premiums paid on bonds.....					
Overdrafts.....	3,335 37	948 55	428 90	2,579 70	1,234 31
Banking house.....					5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,500 00	5,500 00	5,500 00	5,500 00	
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	55,744 55	52,760 12	57,538 97	41,967 76	41,662 51
Exchanges for clearing house....					
U. S. and National bank currency	17,310 00	7,730 00	9,973 00	13,475 00	9,560 00
Gold coin.....	10,140 00	10,165 00	10,000 00	11,875 00	10,790 00
Silver coin.....	1,315 40	385 80	431 60	531 20	896 95
Nickels and cents.....	258 58	169 81	90 89	180 45	223 44
Checks, cash items and internal revenue account.....	922 80	1,789 83	1,877 59	1,091 33	773 87
<b>Totals.....</b>	<b>\$504,417 66</b>	<b>\$514,566 97</b>	<b>\$540,370 02</b>	<b>\$521,938 68</b>	<b>\$492,533 42</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,281 44	11,198 90	14,216 14	12,649 58	14,564 30
Dividends unpaid.....					
Commercial deposits subject to check.....	31,004 38	30,075 38	40,374 45	27,510 34	26,310 83
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	118,826 68	123,952 75	123,300 54	123,993 60	114,581 24
Savings certificates of deposit....	265,305 16	269,339 94	282,478 89	277,785 16	257,077 05
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$504,417 66</b>	<b>\$514,566 97</b>	<b>\$540,370 02</b>	<b>\$521,938 68</b>	<b>\$492,533 42</b>

## FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

GERRIT J. DIEKEMA, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*;  
HENRY J. LUIDENS, *Assistant Cashier*.

DIRECTORS.—J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema, I. Marsilje, Henry  
Kremers, Jan W. Bosman, J. W. Garvellink, Wm. J. Garrod.

Resources,	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$536,619 13	\$501,042 57	\$516,431 93	\$492,290 51	\$512,670 98
Bonds, mortgages and securities..	331,271 54	331,348 54	336,153 20	331,349 24	344,883 17
Premiums paid on bonds.....					
Overdrafts.....	901 65	1,228 57	1,643 27	869 08	2,851 59
Banking house.....	10,700 00	10,700 00	10,700 00	10,700 00	10,700 00
Furniture and fixtures.....	4,930 00	4,930 00	4,930 00	4,930 00	4,930 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	17,424 45	11,164 35	10,295 98	17,747 58	12,018 02
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	65,391 06	227,685 53	164,130 31	245,805 40	184,185 73
Exchanges for clearing house....	15,769 25		2,635 01	2,119 53	3,216 15
U. S. and National bank currency	34,057 00	14,964 00	20,979 00	34,900 00	29,521 00
Gold coin.....	26,800 00	26,020 00	28,363 05	30,520 00	28,715 00
Silver coin.....	5,332 30	5,280 25	5,415 25	5,157 10	3,445 10
Nickels and cents.....	625 45	674 18	492 60	230 78	482 73
Checks, cash items and internal revenue account.....	1,088 54	612 30	200 36	1,320 44	443 28
Totals.....	\$1,050,910 37	\$1,135,650 29	\$1,102,369 96	\$1,177,739 66	\$1,138,062 75
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,706 81	9,134 97	13,540 74	8,820 61	10,457 64
Dividends unpaid.....					
Commercial deposits subject to check.....	143,525 06	214,530 31	155,006 96	167,408 93	147,638 68
Commercial certificates of deposit	306,772 88	319,601 23	330,157 67	360,347 35	343,992 18
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	529,906 62	527,383 78	538,664 59	571,162 77	565,974 25
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,050,910 37	\$1,135,650 29	\$1,102,369 96	\$1,177,739 66	\$1,138,062 75

## STATE BANKS OF MICHIGAN.

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No. 91.

## HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE, *President*; W. H. BEACH, *Vice President*; C. VER SCHURE, *Cashier*; OTTO P. KRAMER, *Assistant Cashier*.

DIRECTORS.—C. Ver Schure, A. Van Putten, M. Van Putten, William H. Beach, P. H. McBride, D. B. K. Van Raalte, Otto P. Kramer, Jacob G. Van Putten, J. Veneklasen.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$353,909 17	\$367,145 30	\$374,686 91	\$399,699 92	\$396,493 67
Bonds, mortgages and securities..	181,435 00	187,647 00	187,363 00	188,521 39	200,716 00
Premiums paid on bonds.....					
Overdrafts.....	1,260 20	1,168 04	594 97	393 65	732 33
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....	5,188 00	5,188 00	5,188 00	5,188 00	5,188 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....					
Items in transit.....	163 81			982 66	125 14
United States bonds.....					
Due from banks in reserve cities..	82,860 92	59,345 80	94,079 41	110,351 44	74,403 59
Exchanges for clearing house.....					
U. S. and National bank currency	23,912 00	19,367 00	20,180 00	32,892 00	18,419 00
Gold coin.....	18,377 50	16,352 50	17,895 00	18,315 00	20,187 50
Silver coin.....	6,177 95	4,795 75	3,778 20	9,359 60	7,363 20
Nickels and cents.....	639 25	545 66	409 60	438 48	428 13
Checks, cash items and internal revenue account.....	1,298 34	1,130 38	2,627 31	3,510 24	206 51
Totals.....	\$697,222 14	\$684,685 43	\$728,862 40	\$791,652 38	\$746,265 07
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	18,000 00	18,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,190 43	5,997 68	10,104 24	6,021 66	11,272 87
Dividends unpaid.....					
Commercial deposits subject to check.....	139,616 97	93,014 57	124,894 06	155,470 83	103,494 92
Commercial certificates of deposit	205,755 17	216,015 08	216,544 32	222,827 43	231,480 62
Due to banks and bankers.....					
Certified checks.....	104 11	133 87	443 42	106 80	88 60
Cashier's checks outstanding.....					
Savings deposits.....	283,555 46	293,524 23	310,876 36	339,525 66	331,928 06
Savings certificates of deposit.....					
Notes and bills rediscounted....					
Bills payable.....		10,000 00			
Totals.....	\$697,222 14	\$684,685 43	\$728,862 40	\$791,652 38	\$746,265 07

## STATE BANKING DEPARTMENT.

No. 322.

## THE PEOPLE'S STATE BANK OF HOLLAND, HOLLAND.

Organized January 24, 1905.

AREND VISSCHER, *President*; B. D. KEPPEL, *Vice President*; JOHN G. RUTGERS, *Cashier*; HENRY WINTER, *Assistant Cashier*.

DIRECTORS.—A. Visscher, R. D. Keppel, J. H. Kleinheksel, D. B. Yutema, Geo. P. Hummer, W. C. Walsh, C. J. Lokker, L. Van Putten, D. J. TeRoller.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug 25.	Report of Nov. 9.
Loans and discounts. ....					\$35,846 45
Bonds, mortgages and securities..					1,700 00
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					15,244 38
Furniture and fixtures.....					207 73
Expenses paid.....					1,541 66
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					18,360 89
Exchanges for clearing house....					
U. S. and National bank currency					10,206 00
Gold coin.....					545 00
Silver coin.....					871 45
Nickels and cents.....					163 84
Checks, cash items and internal revenue account.....					100 11
Totals.....					\$84,847 51
Liabilities.					
Capital stock paid in .....					\$43,300 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					290 16
Dividends unpaid.....					
Commercial deposits subject to check.....					20,728 18
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					300 00
Savings deposits.....					4,188 17
Savings certificates of deposit.....					16,041 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$84,847 51

No. 262.

## CITIZEN'S SAVINGS BANK OF HOLLY, HOLLY.

Organized July 17, 1902.

JOHN LANE, *President*; JOHN W. PATTERSON, *Vice President*; C. J. CUMMINGS, *Cashier*.

DIRECTORS.—A. H. Shepard, John W. Patterson, H. M. Church, John Lane, James S. Mitchell.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$30,870 19	\$31,039 94	\$34,138 22	\$39,306 16	\$41,089 68
Bonds, mortgages and securities..	40,743 29	40,338 25	42,537 25	43,521 45	39,186 45
Premiums paid on bonds.....					
Overdrafts.....	31 63	1 38	8 55	42 18	747 47
Banking house.....	2,604 58	2,604 58	2,604 58	2,604 58	2,604 58
Furniture and fixtures.....	2,539 60	2,539 60	2,539 60	2,539 60	2,539 60
Other real estate.....					761 81
Due from other banks and bank- ers (not reserve cities).....	577 06	2,730 28	4,906 67	3,285 18	1,065 31
Items in transit.....	46 86	300 82			135 00
United States bonds.....					
Due from banks in reserve cities..	7,520 96	13,013 39	10,576 60	15,799 06	5,653 15
Exchanges for clearing house....					
U. S. and National bank currency	3,818 00	2,481 00	4,640 00	5,406 00	2,329 00
Gold coin .....	565 00	600 00	630 00	710 00	645 00
Silver coin.....	947 20	399 50	446 85	632 65	374 15
Nickels and cents.....	81 42	109 43	54 17	119 73	71 80
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$90,345 79</b>	<b>\$96,158 17</b>	<b>\$103,082 49</b>	<b>\$113,966 59</b>	<b>\$97,203 00</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.	549 02	221 25	863 41	576 04	1,060 59
Dividends unpaid.....					
Commercial deposits subject to check. ....	11,885 06	12,550 31	8,881 41	18,877 33	7,778 57
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....			15 00	144 73	
Cashier's checks outstanding....					
Savings deposits.....	45,013 19	46,929 87	54,435 54	54,021 87	53,048 40
Savings certificates of deposit....	12,897 92	16,456 74	18,887 13	20,346 62	15,315 44
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$90,345 79</b>	<b>\$96,158 17</b>	<b>\$103,082 49</b>	<b>\$113,966 59</b>	<b>\$97,203 00</b>

No. 106.

## FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*;  
CHARLES A. WILSON, *Cashier*; EMMA SARGENT, *Assistant Cashier*.

DIRECTORS.—Charles A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, William S. Walls, Eli Bird, Jno. W. McKinney, Thos. L. Patterson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$82,816 45	\$88,947 30	\$92,333 25	\$72,379 21	\$98,671 00
Bonds, mortgages and securities..	162,408 00	163,373 00	168,648 00	176,045 50	177,320 50
Premiums paid on bonds.....					
Overdrafts.....	569 72	130 86	532 32	28 16	991 90
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Due from other banks and bank- ers (not reserve cities).....	2,446 78	2,472 45	516 27	867 13	1,091 18
Items in transit.....					
United States bonds.....	5,600 00	5,000 00			
Due from banks in reserve cities..	73,234 56	69,045 08	69,010 65	61,350 75	62,093 01
Exchanges for clearing house....					
U. S. and National bank currency	11,020 00	10,067 00	7,412 00	9,930 00	11,173 00
Gold coin.....	3,925 00	4,695 00	3,160 00	3,935 00	4,325 00
Silver coin.....	1,123 50	1,170 95	468 00	502 25	595 47
Nickels and cents.....	103 47	88 08	90 84	91 25	70 09
Checks, cash items and internal revenue account.....	218 11	40 57	29 50	29 95	49 50
<b>Totals.....</b>	<b>\$351,965 59</b>	<b>\$353,530 29</b>	<b>\$350,700 83</b>	<b>\$333,659 20</b>	<b>\$364,880 65</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	14,580 91	16,302 26	17,973 95	16,445 44	16,035 09
Dividends unpaid.....	150 00	40 00		30 00	30 00
Commercial deposits subject to check.....	50,070 45	43,864 92	42,388 75	37,087 11	51,760 67
Commercial certificates of deposit	9,103 88	6,944 16	7,628 88	9,160 64	14,276 64
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	238,060 35	246,318 95	242,709 25	230,936 01	242,778 25
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$351,965 59</b>	<b>\$353,530 29</b>	<b>\$350,700 83</b>	<b>\$333,659 20</b>	<b>\$364,880 65</b>

## STATE BANKS OF MICHIGAN.

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No. 255.

## CALHOUN STATE BANK, HOMER.

Organized January 27, 1902.

E. J. FELLOWS, *President*; WILLIAM A. LANE, *Vice President*; R. D. GARDNER, *Cashier*.

DIRECTORS.—E. J. Fellows, William A. Lane, M. C. Fellows, M. J. Nix, R. E. Goodrich.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$100,942 89	\$99,193 58	\$102,016 08	\$96,275 24	\$110,233 98
Bonds, mortgages and securities..	29,663 15	29,908 15	26,721 02	28,850 31	28,720 31
Premiums paid on bonds.....	250 00	250 00	65 00	65 00	65 00
Overdrafts.....	1,238 23	564 63	463 88	269 15	1,187 60
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures .....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities .	7,760 33	10,175 46	11,923 02	14,307 17	9,452 13
Exchanges for clearing house....	258 55		110 99		
U. S. and National bank currency	3,958 00	4,617 00	6,221 00	5,590 00	4,015 00
Gold coin.....	3,245 00	3,400 00	4,125 00	4,280 00	4,395 00
Silver coin.....	1,137 60	853 40	725 80	856 10	1,084 10
Nickels and cents.....	167 05	178 33	127 27	174 10	202 72
Checks, cash items and internal revenue account.....	38 11	239 25	244 55	304 52	246 40
<b>Totals.....</b>	<b>\$153,158 91</b>	<b>\$153,879 80</b>	<b>\$157,243 61</b>	<b>\$155,471 59</b>	<b>\$164,102 24</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	800 00	800 00	800 00	800 00	800 00
Undivided profits, less current ex- penses, interest and taxes paid.	706 04	896 05	1,428 03	1,748 81	2,000 86
Dividends unpaid.....					
Commercial deposits subject to check.....	34,715 47	35,612 64	30,502 11	27,111 61	33,485 03
Commercial certificates of deposit	93,937 40	96,571 11	104,513 47	105,811 17	107,816 35
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....	3,000 00				
<b>Totals.....</b>	<b>\$153,158 91</b>	<b>\$153,879 80</b>	<b>\$157,243 61</b>	<b>\$155,471 59</b>	<b>\$164,102 24</b>

## STATE BANKING DEPARTMENT.

No. 109.

## FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

W. P. VAN WINKLE, *President*; ASA VAN KLEECK, *Vice President*; ALBERT L. SMITH, *Cashier*;  
LUTHER R. MANNING, *Assistant Cashier*.

DIRECTORS.—W. P. Van Winkle, Asa Van Kleeck, John Ryan, Charles A. Goodnow, Geo.  
Barnes, F. O. Burt, A. Garland.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$52,983 40	\$59,200 41	\$49,977 23	\$43,025 00	\$47,524 18
Bonds, mortgages and securities..	78,002 02	81,554 67	79,763 06	69,150 01	74,545 93
Premiums paid on bonds.....					
Overdrafts.....	534 62	19 76	226 88	410 76	307 04
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	2,050 41	2,050 41	2,050 41	2,068 41	2,068 41
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	62 10				900 00
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities..	44,754 44	31,449 55	19,075 19	24,108 87	22,517 77
Exchanges for clearing house....					
U. S. and National bank currency	12,899 00	12,920 00	12,289 00	9,348 00	8,811 00
Gold coin.....	2,925 00	3,440 00	2,565 00	2,155 00	2,562 50
Silver coin.....	2,967 90	3,692 60	2,503 50	2,668 65	1,169 60
Nickels and cents.....	535 36	497 44	517 93	509 73	479 19
Checks, cash items and internal revenue account.....	351 51	279 15	275 68	274 86	275 19
Totals.....	\$207,505 08	\$204,543 31	\$178,683 20	\$163,158 61	\$170,600 13
Liabilities.					
Capital stock paid in.....	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00
Surplus fund.....	1,650 00	1,650 00	1,650 00	1,650 00	1,650 00
Undivided profits, less current ex- penses, interest and taxes paid.	-1,605 05	2,623 87	3,354 10	3,057 55	3,667 96
Dividends unpaid.....					
Commercial deposits subject to check.....	74,813 45	71,429 86	48,579 02	40,825 41	37,440 50
Commercial certificates of deposit	50 24	50 24	50 24	50 24	50 24
Due to banks and bankers....					
Certified checks.....					
Cashier's checks outstanding....	1,042 20				14,000 00
Savings deposits.....	17,786 49	17,725 99	19,380 57	18,784 24	17,924 08
Savings certificates of deposit....	70,157 65	70,663 35	65,269 27	58,391 17	55,467 35
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$207,505 08	\$204,543 31	\$178,683 20	\$163,158 61	\$170,600 13



No. 140.

## BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; D. J. BEACHBOARD, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, E. J. Southworth, Byron J. Foster, Edward Frensdorf.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$183,649 53	\$170,888 27	\$137,637 79	\$142,554 20	\$135,479 16
Bonds, mortgages and securities..	199,980 74	212,519 74	246,759 74	251,667 74	247,880 84
Premiums paid on bonds.....	406 25	406 25	406 25	341 25	341 25
Overdrafts.....	926 64	637 72	654 95	2,136 88	1,205 83
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	2,210 21	2,210 21	2,210 21	2,224 67	2,233 52
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	650 00	1,583 70			683 69
Items in transit.....				2,851 33	
United States bonds.....					
Due from banks in reserve cities..	78,803 28	80,611 81	32,195 50	32,389 74	50,362 11
Exchanges for clearing house....					
U. S. and National bank currency	17,339 00	8,425 00	13,391 00	7,601 00	13,230 00
Gold coin.....	8,944 00	8,089 00	8,584 00	8,029 00	8,064 00
Silver coin.....	1,629 50	560 80	911 40	384 25	1,206 05
Nickels and cents.....	377 41	380 60	335 53	76 55	105 64
Checks, cash items and internal revenue account.....	825 53	149 32	75 02	70 58	24 28
Totals.....	\$502,742 09	\$493,492 22	\$450,161 39	\$457,327 19	\$467,796 37
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	18,955 36	21,756 22	23,529 78	23,251 14	26,075 74
Dividends unpaid.....	420 00				
Commercial deposits subject to check.....	88,221 67	44,755 95	32,182 64	30,788 85	41,868 31
Commercial certificates of deposit	1,595 31	3,948 90	2,439 66	1,730 21	2,176 14
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	303,549 75	333,031 15	302,059 31	311,556 99	307,676 18
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$502,742 09	\$493,492 22	\$450,161 39	\$457,327 19	\$467,796 37

## STATE BANKING DEPARTMENT.

No. 143.

## THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHARLES C. WHITNEY, *Cashier*.

DIRECTORS.—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Charles C. Whitney.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25	Report of Nov. 9.
Loans and discounts.....	\$237,537 28	\$251,230 08	\$238,981 94	\$248,106 02	\$255,928 72
Bonds, mortgages and securities..	446,948 83	440,899 83	430,807 05	428,918 31	427,532 23
Premiums paid on bonds.....					
Overdrafts.....	3,731 91	902 45	781 23	1,675 82	1,476 27
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,600 00	5,600 00	5,600 00	5,600 00	5,600 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	244 50	45 00	20 00	545 00	222 47
United States bonds.....	60,700 00	60,700 00	60,700 00	60,700 00	60,700 00
Due from banks in reserve cities..	51,069 31	41,276 50	51,018 33	62,672 29	38,760 70
Exchanges for clearing house....					
U. S. and National bank currency	26,120 00	17,233 00	27,756 00	26,826 00	36,788 00
Gold coin.....	10,065 00	10,535 00	10,090 00	10,905 00	11,180 00
Silver coin.....	2,225 20	1,579 15	2,247 55	1,431 55	1,512 90
Nickels and cents.....	256 59	62 13	168 75	120 76	159 98
Checks, cash items and internal revenue account.....	658 70	762 96	685 79	371 40	468 46
<b>Totals.....</b>	<b>\$852,657 32</b>	<b>\$838,326 10</b>	<b>\$836,356 64</b>	<b>\$855,372 15</b>	<b>\$847,829 73</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,361 15	9,254 80	10,288 58	5,618 97	10,594 32
Dividends unpaid.....					
Commercial deposits subject to check.....	63,617 56	61,630 42	73,703 08	86,908 81	93,855 36
Commercial certificates of deposit	2,925 73	4,323 62	3,348 53	2,474 30	3,259 62
Due to banks and bankers.....	656 00	425 97			
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	662,096 88	642,691 29	629,016 45	640,370 07	620,120 43
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$852,657 32</b>	<b>\$838,326 10</b>	<b>\$836,356 64</b>	<b>\$855,372 15</b>	<b>\$847,829 73</b>

## No. 24

## LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JOHN BORLAND, JR., *Cashier*;  
WILL BORLAND, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, Jno. Borland, Jr., Will Borland, Edward E. Palmer.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$131,708 21	\$134,751 26	\$143,914 81	\$144,072 27	\$139,530 93
Bonds, mortgages and securities..	248,659 99	242,186 82	242,176 45	246,460 63	254,522 28
Premiums paid on bonds.....					
Overdrafts.....	1,217 94	252 80	884 27	2,398 77	3,427 35
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....	1,755 83	1,803 60	2,388 99	1,619 66	351 17
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		714 90			1,324 13
United States bonds.....					
Due from banks in reserve cities..	52,697 81	61,537 36	40,278 70	42,553 11	52,453 11
Exchanges for clearing house....					
U. S. and National bank currency	10,587 00	11,723 00	12,950 00	12,859 00	13,759 00
Gold coin.....	180 00	240 00	875 00	620 00	100 00
Silver coin.....	1,580 00	671 60	907 10	1,250 00	1,270 00
Nickels and cents.....	76 52	56 65	95 74	93 43	56 90
Checks, cash items and internal revenue account.....	1,460 15	2,260 09	1,491 73	532 12	1,035 64
<b>Totals.....</b>	<b>\$456,703 45</b>	<b>\$462,998 08</b>	<b>\$452,762 79</b>	<b>\$459,278 99</b>	<b>\$474,690 51</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,501 20	6,565 57	12,774 09	2,461 96	8,713 61
Dividends unpaid.....					
Commercial deposits subject to check.....	30,791 84	30,891 72	19,595 13	22,118 63	26,080 11
Commercial certificates of deposit	4,277 36	4,454 26	4,935 02	5,111 22	6,603 51
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	292,664 57	296,846 80	293,599 47	302,328 51	303,475 80
Savings certificates of deposit.....	67,468 48	64,239 73	61,859 08	67,238 67	69,817 48
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$456,703 45</b>	<b>\$462,998 08</b>	<b>\$452,762 79</b>	<b>\$459,258 99</b>	<b>\$474,690 51</b>

## STATE BANKING DEPARTMENT.

No. 191.

## STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

OSMOND S. TOWER, *President*; T. B. PRESTON, *Vice President*; W. B. HEATH, *Cashier*;  
A. J. HEMINGWAY, ALEX. ROBERTSON, *Assistant Cashiers*.

DIRECTORS—Osmond S. Tower, John E. Morrison, Thad B. Preston, Geo. Gundrum,  
K. R. Smith.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$414,770 99	\$462,762 04	\$419,566 61	\$445,008 93	\$438,846 38
Bonds, mortgages and securities..	278,551 03	275,206 55	351 490 56	341,311 67	331,603 99
Premiums paid on bonds.....					
Overdrafts.....	8,331 25	3,880 59	5,594 16	3,316 35	6,231 96
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	12,653 14	12,653 14	6,000 00	6,000 00	6,000 00
Due from other banks and bank- ers (not reserve cities).....	4,814 75	4,664 75	4,327 25	3,289 75	3,289 75
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	104,936 54	117,084 79	84,418 31	119,680 90	58,738 98
Exchanges for clearing house....					
U. S. and National bank currency	32,660 00	28,474 00	28,760 00	22,616 00	19,544 00
Gold coin.....	19,270 00	19,205 00	19,105 00	19,400 00	21,140 00
Silver coin.....	5,028 95	4,705 20	4,012 60	4,349 25	2,662 00
Nickels and cents.....	463 17	326 61	272 30	59 16	150 58
Checks, cash items and internal revenue account.....	4,994 88	5,096 53	1,101 77	1,533 21	1,100 91
<b>Totals.....</b>	<b>\$896,474 70</b>	<b>\$944,059 20</b>	<b>\$934,648 56</b>	<b>\$976,515 22</b>	<b>\$899,317 55</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	7,451 12	11,696 22	3,960 42	4,626 63	9,647 50
Dividends unpaid.....	272 96	59 96	38 83	51 83	8 83
Commercial deposits subject to check.....	181,892 61	212,316 67	183,476 40	186,060 05	121,483 04
Commercial certificates of deposit					
Due to banks and bankers.....		178 10			930 86
Certified checks.....				17,652 51	
Cashier's checks outstanding....					
Savings deposits.....	206,788 67	219,678 58	216,125 43	218,172 19	219,801 17
Savings certificates of deposit....	425,069 34	425,129 67	431,047 48	449,952 01	447,446 15
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$896,474 70</b>	<b>\$944,059 20</b>	<b>\$934,648 56</b>	<b>\$976,515 22</b>	<b>\$899,317 55</b>

No. 135.

## COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

O. C. DAVIDSON, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*;  
W. W. THOMPSON, *Assistant Cashier*.

DIRECTORS.—Herbert M. Pelham, A. F. Wright, J. F. Hancock, Francis A. Brown, M. Corry,  
James MacNaughton, O. C. Davidson, William Kelley, Chas. F. Spalding.

Resources.	Report of Jan. 11	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$346,559 23	\$366,840 11	\$431,084 86	\$365,658 14	\$338,173 30
Bonds, mortgages and securities..	92,000 00	100,500 00	117,500 00	117,500 00	163,925 75
Premiums paid on bonds.....					
Overdrafts.....	1,006 60	539 34	820 72	903 36	1,302 52
Banking house.....					
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....	3,700 00	2,500 00	2,300 00	2,000 00	
Due from other banks and bank- ers (not reserve cities).....	4,872 94	7,629 48	659 06	8,615 56	773 13
Items in transit.....	13,231 03		2,717 06		
United States bonds.....					
Due from banks in reserve cities..	81,531 05	72,020 12	26,829 13	73,729 80	22,121 23
Exchanges for clearing house....					
U. S. and National bank currency	23,500 00	17,800 00	11,035 00	15,400 00	27,528 00
Gold coin.....	10,000 00	8,800 00	4,785 00	6,000 00	4,300 00
Silver coin.....	3,430 75	2,850 00	3,718 50	1,750 00	3,950 00
Nickels and cents.....	238 44	201 35	14 40	113 31	87 71
Checks, cash items and internal revenue account.....	141 15	3,486 45	249 37	1,087 39	236 21
<b>Totals.....</b>	<b>\$580,711 19</b>	<b>\$583,666 85</b>	<b>\$602,213 10</b>	<b>\$593,257 56</b>	<b>\$562,897 85</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,408 27	9,441 31	12,483 57	10,849 32	15,305 02
Dividends unpaid.....	130 00				
Commercial deposits subject to check.....	215,997 03	202,581 24	201,799 49	189,307 30	147,650 56
Commercial certificates of deposit	64,841 23	65,269 96	79,994 00	74,240 68	83,463 23
Due to banks and bankers .....	1,978 88	1,110 71	2,917 34	1,745 72	2,970 86
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	217,355 78	230,263 63	230,018 70	232,114 54	238,508 10
Savings certificates of deposit....					
Notes and bills rediscounted.....				10,000 00	
Bills payable.....					
<b>Totals.....</b>	<b>\$580,711 19</b>	<b>\$583,666 85</b>	<b>\$602,213 10</b>	<b>\$593,257 56</b>	<b>\$562,897 85</b>

## STATE BANKING DEPARTMENT.

No. 12.

## THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

JOHN P. OUTHWAITE, *President*; THOS. WALTERS, *Vice President*; E. A. MALMGREN, *Cashier*;  
J. G. WELSH, *Assistant Cashier*.

DIRECTORS.—Otto Eger, Robert Maxwell, Timothy Hughes, Joseph Mitchell, George F. Thoney,  
Herman Jaedecke, John P. Outhwaite, Thos. Walters.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts .....	\$277,642 10	\$275,237 39	\$285,629 08	\$273,286 84	\$310,258 22
Bonds, mortgages and securities..	61,708 39	72,848 69	74,874 55	82,008 63	79,434 03
Premiums paid on bonds .....	400 00	400 00	400 00	400 00	400 00
Overdrafts .....	1,335 17	1,123 07	684 22	360 25	1,666 06
Banking house .....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures .....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate .....					
Due from other banks and bank- ers (not reserve cities) .....	12,540 36	9,875 35	9,211 21	10,988 15	10,580 73
Items in transit. ....					
United States bonds .....					
Due from banks in reserve cities..	64,655 02	111,937 65	80,158 57	132,836 29	89,103 84
Exchanges for clearing house ...	2,445 02		5,546 63	372 04	590 59
U. S. and National bank currency	18,313 00	17,842 00	17,813 00	20,888 00	16,893 00
Gold coin .....	10,294 00	12,069 50	15,957 00	9,087 00	14,557 00
Silver coin .....	4,201 00	2,668 00	1,112 00	2,800 00	2,985 00
Nickels and cents .....	499 17	95 01	328 75	202 00	319 45
Checks, cash items and internal revenue account .....	10,273 62	8,580 76	10,958 31	13,390 01	30,030 62
Totals .....	\$480,706 85	\$529,086 42	\$519,073 32	\$569,019 21	\$573,218 54
Liabilities.					
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	24,592 56	27,109 26	32,354 47	32,390 72	36,434 31
Dividends unpaid .....	510 00				
Commercial deposits subject to check .....	117,441 60	155,165 20	137,528 21	181,571 29	179,564 07
Commercial certificates of deposit	655 00	1,555 00	1,205 00	1,205 00	2,305 00
Due to banks and bankers .....		63 97	181 92	41 76	135 61
Certified checks .....					
Cashier's checks outstanding .....					
Savings deposits .....	277,507 69	285,192 99	287,803 72	293,820 44	294,779 55
Savings certificates of deposit..					
Notes and bills rediscounted .....					
Bills payable .....					
Totals .....	\$480,706 85	\$529,086 42	\$519,073 32	\$569,019 21	\$573,218 54

# STATE BANKS OF MICHIGAN.

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No. 264.

## COMMERCIAL STATE BANK OF ITHACA, ITHACA.

Organized July 26, 1902.

JAMES B. CRAWFORD, *President*; HENRY E. LEWIS, *Vice President*; JAMES P. GIBBS, *Cashier*.

DIRECTORS.—James B. Crawford, F. W. Brown, Willard M. Weller, Wolf Netzorg, Charles E. Webster, Henry E. Lewis, Frank H. Horr, I. N. Monfort, Herbert J. Crawford, C. P. Yost, J. N. McCall, M. R. Salter.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$52,768 50	\$59,042 50	\$73,802 19	\$61,696 37	\$56,176 60
Bonds, mortgages and securities..	30,920 00	32,460 00	35,630 00	41 380 00	34,765 00
Premiums paid on bonds.....					
Overdrafts.....	109 54	430 14	112 89	534 06	29 55
Banking house.....					
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,395 72
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....			5,000 00	14,504 23	7 581 62
Items in transit.. .. .	3,060 35	8,060 09	126 12	340 00	5,862 81
United States bonds. ....					
Due from banks in reserve cities..	37,494 79	34,286 12	12,415 53	8,627 40	4,101 41
Exchanges for clearing house....	6,500 00	394 71		262 94	582 84
U. S. and National bank currency	6,269 00	13,768 00	7,035 00	3,815 00	4,535 00
Gold coin .....	1,822 50	2,220 00	770 00	55 00	1,095 00
Silver coin.....	426 95	1,119 90	1,703 80	1,077 35	643 25
Nickels and cents .....	40 18	22 92	20 02	15 24	9 20
Checks, cash items and internal revenue account.....		21 71	75 69		
<b>Totals.....</b>	<b>\$142,411 81</b>	<b>\$154,826 09</b>	<b>\$139,691 24</b>	<b>\$135,307 59</b>	<b>\$118,778 00</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	736 72	1,012 89	2,295 75	741 24	1,635 57
Dividends unpaid.....					
Commercial deposits subject to check.....	73,063 83	87,375 37	75,392 69	69,517 05	52,150 93
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	8,286 48	7,806 08	7,624 00	6,957 41	8,527 59
Savings certificates of deposit....	28,324 78	26,631 15	22,378 80	25,091 89	23,463 91
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$142,411 81</b>	<b>\$154,826 09</b>	<b>\$139,691 24</b>	<b>\$135,307 59</b>	<b>\$118,778 00</b>

## ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; CHAS. A. PRICE, *Cashier*;  
R. A. BARBER, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, William F. Thompson, William M. Weller, J. Lee Potts,  
John C. Hicks, F. H. Horr, F. H. McKay, E. W. Kellogg, C. A. Price.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$69,160 66	\$72,659 02	\$75,982 46	\$85,995 83	\$76,864 13
Bonds, mortgages and securities..	119,121 57	110,341 57	110,036 57	101,871 57	104,826 57
Premiums paid on bonds.....					
Overdrafts.....	1,011 71	36 93	160 26	45 75	99 72
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	2,487 47	571 77	401 25	299 25	2,184 65
United States bonds.....					
Due from banks in reserve cities..	39,663 95	44,094 85	18,134 31	22,256 47	19,402 69
Exchanges for clearing house....					
U. S. and National bank currency	12,731 00	11,038 00	13,052 00	4,382 00	10,346 00
Gold coin.....	1,900 00	2,430 00	2,550 00	2,760 00	3,355 00
Silver coin.....	1,085 00	1,870 00	2,055 00	1,582 50	1,821 50
Nickels and cents.....	159 72	145 39	193 74	170 50	142 18
Checks, cash items and internal revenue account.....	944 05	118 92	139 83	494 90	378 51
<b>Totals.....</b>	<b>\$258,265 13</b>	<b>\$253,306 45</b>	<b>\$232,705 42</b>	<b>\$229,858 77</b>	<b>\$229,421 35</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	17,500 00	17,500 00	17,500 00	17,500 00	17,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	952 86	2,258 58	2,929 02	255 48	1,463 18
Dividends unpaid.....					
Commercial deposits subject to check.....	42,935 85	38,573 22	30,798 97	32,234 22	37,198 89
Commercial certificates of deposit	3,518 54	3,373 65	3,373 65	3,335 65	3,335 65
Due to banks and bankers.....			600 34		
Certified checks.....	930 41			250 00	250 00
Cashier's checks outstanding....					
Savings deposits.....	35,553 34	34,108 43	35,050 05	33,231 71	32,044 91
Savings certificates of deposit....	121,874 13	122,490 57	107,453 39	103,051 71	92,628 72
Notes and bills rediscounted....					
Bills payable.....				5,000 00	10,000 00
<b>Totals.....</b>	<b>\$258,265 13</b>	<b>\$253,306 45</b>	<b>\$232,705 42</b>	<b>\$229,858 77</b>	<b>\$229,421 35</b>



No. 177.

## JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

WM. M. THOMPSON, *President*; N. S. POTTER, *Vice President*; P. B. LOOMIS, JR., *Cashier*; B. M. BYRNE, *Assistant Cashier*.

DIRECTORS.—W. M. Thompson, Anna M. Thompson, N. S. Potter, P. B. Loomis, Jr., G. A. Matthews.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$790,562 12	\$883,283 86	\$900,693 37	\$811,042 99	\$891,061 48
Bonds, mortgages and securities..	382,353 56	330,253 56	346,203 56	332,441 07	337,955 57
Premiums paid on bonds.....					
Overdrafts.....	16,980 81	21,252 62	15,456 01	6,558 33	18,018 14
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....	20,649 85	20,649 85	20,649 85	20,649 85	20,649 85
Due from other banks and bank- ers (n t reserve cities).....					
Items in transit.....	39,065 03	40,389 89	16,956 82	24,446 26	2,664 48
United States bonds.....					
Due from banks in reserve cities..	179,403 78	179,000 66	256,157 15	446,881 80	290,084 57
Exchanges for clearing house....	11,751 89	11,902 23	13,546 49	13,736 04	9,693 77
U. S. and National bank currency	54,725 00	32,557 00	60,879 00	46,885 00	62,093 00
Gold coin.....	42,805 00	41,735 00	43,830 00	44,540 00	50,530 00
Silver coin.....	4,519 35	3,817 75	2,662 50	6,079 00	3,838 90
Nickels and cents.....	327 85	563 65	236 07	284 69	251 35
Checks, cash items and internal revenue account.....	20 80	399 67	987 58	669 30	830 61
Totals.....	\$1,591,173 04	\$1,613,805 74	\$1,726,258 40	\$1,802,214 33	\$1,735,676 72
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	43,326 66	50,955 26	52,697 20	47,830 50	49,348 68
Dividends unpaid.....					
Commercial deposits subject to check.....	469,843 86	443,152 24	482,711 88	542,545 15	477,319 93
Commercial certificates of deposit	287,960 18	302,945 93	329,557 49	329,793 60	320,259 04
Due to banks and bankers.....	1,328 76	3,366 85	2,601 97	1,906 04	3,707 61
Certified checks.....			3,809 88	6,100 00	1,000 00
Cashier's checks outstanding.....					
Savings deposits.....	503,713 58	588,485 50	630,879 98	649,039 04	659,041 46
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,591,173 04	\$1,613,805 74	\$1,726,258 40	\$1,802,214 33	\$1,735,676 72

No. 186.

## JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

NATHAN H. WILLIAMS, *President*; CHARLES M. SPINNING, *Vice President*;  
F. H. NEWKIRK, *Cashier*.

DIRECTORS.—Nathan H. Williams, Chas. E. Townsend, Henry H. Neesley, James G. O'Dwyer,  
Henry J. Davis, Edwy Knight, Chas. M. Spinning, Wm. M. Palmer, Z. C. Eldred.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9
Loans and discounts.....	\$415,650 97	\$389,210 38	\$412,233 69	\$435,706 68	\$418,868 38
Bonds, mortgages and securities..	222,815 90	224,010 69	240,347 00	276,737 23	286,482 42
Premiums paid on bonds.....					
Overdrafts.....	4,168 46	2,577 24	2,580 17	3,494 66	2,668 32
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	22,700 00	22,700 00	22,700 00	28,581 89	34,981 89
Due from other banks and bank- ers (not reserve cities).....			187 05		
Items in transit.....	1,312 52	6,833 01	7,763 53	8,494 93	51,824 65
United States bonds.....					
Due from banks in reserve cities..	57,098 92	128,488 64	115,930 67	59,932 59	61,014 00
Exchanges for clearing house....	4,286 52	4,550 06	12,318 61	4,936 11	11,515 25
U. S. and National bank currency	34,059 00	34,861 00	26,131 75	32,261 00	28,192 00
Gold coin.....	190 00	4,115 00	4,830 00	4,310 00	2,620 00
Silver coin.....	4,774 30	3,176 05	1,851 15	4,007 85	3,460 95
Nickels and cents.....	177 83	200 25	181 95	189 45	523 40
Checks, cash items and internal revenue account.....	665 41	536 41	128 15	257 21	499 97
<b>Totals.....</b>	<b>\$767,899 83</b>	<b>\$821,258 73</b>	<b>\$847,183 72</b>	<b>\$858,909 60</b>	<b>\$902,651 83</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,273 21	6,118 66	10,481 78	8,874 39	10,231 02
Dividends unpaid.....	370 00			40 00	
Commercial deposits subject to check.....	138,863 85	175,177 20	160,031 31	169,760 02	207,635 34
Commercial certificates of deposit	5,810 60	4,046 40	29,174 66	11,310 44	4,408 29
Due to banks and bankers.....	451 51	1,032 77	1,200 00	196 11	2,011 05
Certified checks.....		1,499 00	50 00	15 00	
Cashier's checks outstanding.....					
Savings deposits.....	349,227 79	369,365 44	380,896 02	393,333 46	397,790 13
Savings certificates of deposits...	137,902 87	134,019 26	135,349 95	145,380 18	145,576 00
Notes and bills rediscounted.....					5,000 00
Bills payable.....					
<b>Totals.....</b>	<b>\$767,899 83</b>	<b>\$821,258 73</b>	<b>\$847,183 72</b>	<b>\$858,909 60</b>	<b>\$902,651 83</b>

## No. 14.

## THE UNION BANK, JACKSON.

Organized November 1, 1883.

C. C. BLOOMFIELD, *President*; A. B. ROBINSON, *First Vice President*; F. D. BENNETT, *Second Vice President*; A. C. BLOOMFIELD, *Cashier*; H. A. REECE, *Assistant Cashier*.

DIRECTORS.—L. H. Field, Thomas A. Wilson, Addison B. Robinson, Charles C. Bloomfield, James O'Donnell, F. D. Bennett, P. H. Withington, Chas. Lewis, Z. C. Eldred.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 23.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$773,407 31	\$809,046 54	\$833,733 19	\$787,414 16	\$826,286 72
Bonds, mortgages and securities..	235,359 90	250,613 90	252,215 53	255,291 13	256,603 90
Premiums paid on bonds.....					
Overdrafts.....	2,791 57	7,752 65	2,067 20	2,491 04	5,459 14
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....					
Other real estate.....	3,168 22	3,168 22	3,168 22	3,168 22	3,168 22
Due from other banks and bank- ers (not reserve cities).....	2,450 00		2,050 00	1,500 00	
Items in transit .....	31,294 58	79,411 37	20,211 05	23,311 89	151,025 52
United States bonds.....					
Due from banks in reserve cities..	124,264 93	76,119 79	142,114 25	188,762 47	113,652 96
Exchanges for clearing house....	5,660 49	13,112 50	18,453 52	3,759 23	7,716 13
U. S. and National bank currency	46,320 50	18,897 00	22,948 00	35,643 50	20,974 00
Gold coin.....	28,885 00	29,530 00	38,915 00	33,080 00	30,165 00
Silver coin.....	6,437 80	4,102 30	4,104 60	6,484 25	5 958 85
Nickels and cents.....	364 88	324 61	520 37	208 05	501 52
Checks, cash items and internal revenue account.....	398 21	551 97	686 01	1,514 33	188 95
<b>Totals.....</b>	<b>\$1,285,803 39</b>	<b>\$1,317,630 85</b>	<b>\$1,366,186 94</b>	<b>\$1,367,628 27</b>	<b>\$1,446,700 91</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	16,676 54	25,380 23	33,127 67	26,593 36	36,856 58
Dividends unpaid.....	364 00	108 00		211 00	
Commercial deposits subject to check.....	174,255 75	174,073 45	208,608 59	200,168 90	195,437 33
Commercial certificates of deposit	5,536 55	7,093 59	6,887 93	7,279 00	7,062 97
Due to banks and bankers.....	31,216 84	33,178 82	34,439 59	28,426 74	34,226 61
Certified checks.....		50 00		30 00	
Cashier's checks outstanding.....	616 67	462 67	462 67	346 71	326 08
Savings deposits.....	705,984 63	721,861 78	735,455 62	752,394 51	768,590 05
Savings certificates of deposit....	176,152 41	180,422 31	172,204 87	177,178 05	229,201 29
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,285,803 39</b>	<b>\$1,317,630 85</b>	<b>\$1,366,186 94</b>	<b>\$1,367,628 27</b>	<b>\$1,446,700 91</b>

## THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; JOHN A. SIBBALD, CHAS. G. WHITE, *Vice Presidents*;  
WM. M. WETMORE, *Cashier*; OLIVER S. WHITE, *Assistant Cashier*.

DIRECTORS.—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner,  
Chas. F. Wade, Charles G. White, W. M. Wetmore.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$141,276 59	\$142,921 30	\$139,817 17	\$169,838 90	\$209,214 18
Bonds, mortgages and securities..	60,499 76	63,018 36	68,068 36	67,468 36	27,468 36
Premiums paid on bonds.....					
Overdrafts.....	4,647 82	3,275 14	4,212 68	4,632 34	2,745 44
Banking house.....					
Furniture and fixtures.....					
Other real estate .....					
Due from other banks and bank- ers (not reserve cities).....	3,925 00	2,855 77	427 02		
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	16,162 22	14,898 12	65,769 65	29,360 66	7,342 74
Exchanges for clearing house....					
U. S. and National bank currency	10,317 00	8,804 00	14,459 00	9,530 00	10,302 00
Gold coin.....	5,855 00	6,175 00	3,880 00	4,525 00	4,620 00
Silver coin.....	1,092 85	1,131 65	893 20	802 55	918 10
Nickels and cents. ....	148 41	110 98	140 51	89 67	125 33
Checks, cash items and internal revenue account.....	985 25	709 09	2 83	119 73	2,763 07
<b>Totals.....</b>	<b>\$244,909 90</b>	<b>\$243,899 41</b>	<b>\$297,670 42</b>	<b>\$286,367 21</b>	<b>\$265,499 22</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,356 19	4,627 34	7,919 98	3,590 95	3,688 07
Dividends unpaid.....	175 00				
Commercial deposits subject to check.....	66,986 71	47,020 07	92,211 44	73,855 80	62,247 88
Commercial certificates of deposit	109,392 00	127,252 00	132,539 00	132,448 00	114,088 00
Due to banks and bankers.....				1,472 46	475 27
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....				10,000 00	20,000 00
Bills payable.....					
<b>Totals.....</b>	<b>\$244,909 90</b>	<b>\$243,899 41</b>	<b>\$297,670 42</b>	<b>\$286,367 21</b>	<b>\$265,499 22</b>

# STATE BANKS OF MICHIGAN.

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No. 273.

## \* CENTRAL BANK, KALAMAZOO.

Organized March 26, 1903.

A. L. BLUMENBERG, *President*; C. A. DEWING, FRED A. MILLS, *Vice Presidents*;  
E. R. MORTON, *Cashier*.

DIRECTORS.—C. A. Dewing, J. E. White, Chas. C. Weber, B. F. Witwer, George Palasky,  
H. P. Shutt, N. S. Whitney, A. L. Blumenberg, Frank E. Knappen, J. J. Lusk, F. A.  
Mills, Frank Krueger, E. J. Manning, E. R. Morton, K. N. Sherwood, Wm. A. Keyser,  
George Steers.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug 25.	Report of Nov. 9.
Loans and discounts.....	\$159,853 68				
Bonds, mortgages and securities..	46,044 53				
Premiums paid on bonds... ..					
Overdrafts.....	952 77				
Banking house.....					
Furniture and fixtures.....	7,800 00				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	27,949 76				
Exchanges for clearing house....	825 43				
U. S. and National bank currency	20,109 00				
Gold coin.....	1,245 00				
Silver coin.....	3,833 80				
Nickels and cents.....	473 50				
Checks, cash items and internal revenue account.....	112 30				
<b>Totals.....</b>	<b>\$269,199 77</b>				
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00				
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.	6,103 32				
Dividends unpaid.....					
Commercial deposits subject to check.....	49,670 54				
Commercial certificates of deposit..	64,176 23				
Due to banks and bankers.....					
Certified checks.....	1,450 00				
Cashier's checks outstanding.....					
Savings deposits.....	47,799 68				
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$269,199 77</b>				

\*Voluntary liquidation March 14, 1905.

No. 147.

## HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

VERNON T. BARKER, *President*; W. G. HOWARD, *Vice President*;  
DOUGLAS E. RICKMAN, *Cashier*.

DIRECTORS.—William G. Howard, F. B. Orcutt, Vernon T. Barker, Otto Ihling, Hale P. Kauffer, John E. Hunter, Frank H. Milham, H. B. Colman, A. M. Todd, Walter S. Hodges, James H. Hatfield, Willis N. Pomeroy, O. K. Buckhout, Jos. E. Brown, Louis Rosenbaum.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$357,995 50	\$405,715 35	\$417,773 97	\$444,376 01	\$479,035 34
Bonds, mortgages and securities..	84,266 45	78,034 70	97,744 74	92,417 44	77,838 03
Premiums paid on bonds.....					
Overdrafts.....	3,527 29	266 81	10,297 00	15,280 52	80 02
Banking house.....					25,000 00
Safety deposit vaults.....	7,325 00	7,325 00	7,300 00	7,300 00	7,300 00
Other real estate.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit .....					
United States bonds .....					
Due from banks in reserve cities..	49,767 63	51,237 18	56,855 87	45,164 16	43,069 42
Exchanges for clearing house....	9,981 93	3,798 51	3,987 31	8,557 56	17,080 51
U. S and National bank currency	23,344 00	22,807 00	17,960 00	20,847 00	17,771 00
Gold coin.....	10,495 00	10,777 50	10,250 00	10,150 00	10,555 00
Silver coin.....	1,729 75	730 30	756 60	1,753 70	1,375 70
Nickels and cents.....	150 93	52 44	56 95	60 79	100 53
Checks, cash items and internal revenue account.....					
Totals.....	\$551,083 48	\$583,244 29	\$625,482 44	\$648,387 18	\$681,705 55
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,162 82	5,218 85	7,980 23	6,993 89	7,762 33
Dividends unpaid.....	520 00				
Commercial deposits subject to check.....	115,916 58	115,822 03	133,373 85	133,412 59	144,822 35
Commercial certificates of deposit	84,041 14	105,943 04	127,106 26	138,852 54	169,152 83
Due to banks and bankers.....	51,023 43	56,062 38	50,284 42	46,480 72	42,195 57
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	186,419 51	190,197 99	196,737 68	201,980 67	207,772 47
Savings certificates of deposit.....					
Notes and bills rediscounted.....				666 77	
Bills payable.....				10,000 00	
Totals.....	\$551,083 48	\$583,244 29	\$625,482 44	\$648,387 18	\$681,705 55

## No. 1.

## KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHARLES J. MONROE, *President*; WM. G. KIRBY, S. B. MONROE, *Vice Presidents*; R. J. WILLIAMSON, *Cashier*; F. G. DEWEY, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, William G. Kirby, John Mackey, A. C. Wortley, R. J. Williamson, Lewis H. Kirby, F. G. Dewey, S. B. Monroe.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$369,642 09	\$364,338 38	\$459,001 83	\$403,621 75	\$451,082 95
Bonds, mortgages and securities..	506,191 57	525,317 12	513,303 24	483,674 89	484,926 46
Premiums paid on bonds.....					
Overdrafts. ....	162 24	404 00	500 98	27 40	122 61
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....			3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		25,217 99	19,628 91	19,971 95	19 628 91
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	182,912 53	135,015 59	100,403 37	175,998 09	265,165 52
Exchanges for clearing house. .	2,763 76	2,330 98	8,496 76	9,043 74	15,110 35
U. S. and National bank currency	29,163 00	22,890 00	29,376 00	25,170 00	19,998 00
Gold coin.....	27,392 50	25,685 00	29,430 00	23,150 00	22,065 00
Silver coin.....	5,045 00	4,800 00	6,715 00	7,560 00	8,730 00
Nickels and cents.....	269 93	424 50	742 38	873 80	846 41
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$1,133,542 62</b>	<b>\$1,116,398 56</b>	<b>\$1,180,598 47</b>	<b>\$1,162,091 62</b>	<b>\$1,300,676 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses interest and taxes paid.	20,069 77	2,821 13	7,201 85	9,299 87	11,235 08
Dividends unpaid.....					
Commercial deposits subject to check.....	58,356 76	105,954 51	121,416 00	150,598 66	198,560 04
Commercial certificates of deposit	169,034 77	157,325 91	184,068 99	167,494 16	172,651 03
Due to banks and bankers.....	163,938 20	125,476 69	89,322 98	67,275 81	155,019 92
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	622,143 12	624,820 32	678,588 65	667,433 12	663,210 14
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,133,542 62</b>	<b>\$1,116,398 56</b>	<b>\$1,180,598 47</b>	<b>\$1,162,091 62</b>	<b>\$1,300,676 21</b>

## STATE BANKING DEPARTMENT.

## KALAMAZOO TRUST COMPANY, KALAMAZOO.

Organized January 11, 1905.

CHARLES J. MONROE, *President*; STEPHEN B. MONROE, ALFRED B. CONNABLE, *Vice Presidents*;  
 FRED G. DEWEY, *Secretary*; ROBERT J. WILLIAMSON, *Treasurer*;  
 DALLAS BOUDEMAN, *Attorney*.

DIRECTORS.—John J. Knight, G. L. Gilkey, Jas. H. Hatfield, Ralph Emery, Samuel Folz,  
 August B. Scheld, Chas. J. Monroe, A. B. Connable, O. K. Buckhout, A. C. Wortley,  
 Allan M. Stearns, F. W. Bowman, J. Davidson Burns, Jas. F. Gilmore, Victor L.  
 Palmer, Lyman S. Monroe, Otto Ihling, Lewis H. Kirby, Stephen B. Monroe, Chas. A.  
 Peck, Dallas Boudeman, A. L. Blumenberg, Chas. A. Dewing.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Collateral loans. Time.....		\$5,000 00	\$5,000 00	\$9,500 00	\$12,500 00
Demand .....		2,500 00		3,000 00	9,000 00
Loans on real estate mortgages.					
In office.....		23,500 00	106,212 00	44,187 00	63,613 00
With State Treasurer .....				73,000 00	61,850 00
Other loans.....					
Bonds. In office .....			2,400 00	6,815 70	6,815 70
With State Treasurer .....				5,000 00	15,000 00
Stocks .....		53,510 88	54,758 00	54,758 00	54,758 00
Real estate owned.....					
Other investments .....					
Advances to trusts.....				23 50	23 50
Premiums paid .....					
Safe deposit vaults .....					
Furniture and fixtures .....					
Due from approved reserve agents .....		19,407 89	18,497 16	47,411 06	70,120 20
Due from other banks and bankers .....		10,000 00	10,000 00	10,000 00	7,100 00
Cash items .....			2,500 00	500 00	500 00
Nickels and cents .....					
Silver coin.....					
Gold coin.....					
U. S. and National bank notes .....		250 00			
<b>Total.....</b>		<b>\$114,168 77</b>	<b>\$199,367 16</b>	<b>\$254,195 26</b>	<b>\$301,290 40</b>
<b>Liabilities.</b>					
Capital stock paid in.....		\$95,700 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....					
Undivided profits (less expenses, interest and taxes paid).....		1,393 80	2,574 93	3,704 86	5,466 34
Dividends unpaid.....					
Trust deposits .....		2,038 81	18,157 94	63,625 81	114,547 57
Certificates of deposit .....		15,036 16			
Debentures.....					
Other liabilities .....			28,634 29	36,864 59	31,266 49
<b>Total .....</b>		<b>\$114,168 77</b>	<b>\$199,367 16</b>	<b>\$254,195 26</b>	<b>\$301,290 40</b>



## STATE BANKS OF MICHIGAN.

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No. 257.

## THE KALKASKA COUNTY STATE AND SAVINGS BANK, KALKASKA.

Organized February 7, 1902.

AMBROSE E. PALMER, *President*; WM. C. FREEMAN, *Vice President*;  
HAROLD B. WHALLEY, *Cashier*.

DIRECTORS.—Ambrose E. Palmer, William C. Freeman, Edgar B. Babcock, William H. Bockes,  
George F. Bow, William Lewis, Harold B. Whalley.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$66,174 45	\$79,997 37	\$75,154 96	\$64,224 91	\$63,207 92
Bonds, mortgages and securities..	28,653 16	29,685 90	34,530 90	34,366 39	25,251 35
Premiums paid on bonds.....					
Overdrafts.....				211 26	127 96
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....			2,328 38	2,328 38	2,387 12
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	2,426 34	566 11	585 48	156 65	3,825 10
United States bonds.....					
Due from banks in reserve cities..	16,634 61	26,155 44	14,715 79	10,197 82	9,304 45
Exchanges for clearing house....					
U. S. and National bank currency	7,501 00	6,205 00	7,574 00	5,504 00	8,480 00
Gold coin.....	2,405 00	2,545 00	2,535 00	2,750 00	3,820 00
Silver coin.....	1,092 80	886 25	274 95	2,297 70	1,080 05
Nickels and cents.....	241 48	205 46	70 78	105 44	208 50
Checks, cash items and internal revenue account .....	68 34	773 65	370 73	1,722 36	865 99
Totals.....	\$137,197 18	\$159,020 18	\$150,140 97	\$135,894 91	\$130,558 44
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,250 00	3,250 00
Undivided profits, less current ex- penses, interest and taxes paid.	193 62	627 78	1,291 13	1,173 46	1,612 13
Dividends unpaid.....					
Commercial deposits subject to check.....	44,488 94	60,958 84	52,078 86	41,262 16	40,469 14
Commercial certificates of deposit	49,660 99	49,979 70	48,210 80	46,136 40	43,407 01
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	19,853 63	24,453 86	25,560 18	24,072 89	21,820 16
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$137,197 18	\$159,020 18	\$150,140 97	\$135,894 91	\$130,558 44

No. 283.

## FARMERS AND MERCHANTS' BANK OF LAKE ODESSA.

Organized October 10, 1903.

J. J. ECKHARDT, *President*; GEORGE A. WEED, *Vice President*; SAMUEL VELTE, *Cashier*.

DIRECTORS.—Wilson Elliott, Henry B. Darnell, J. J. Eckhardt, I. N. Raymond, John Wagner, O. C. Russ, George A. Weed, J. F. Velte, H. R. Wagar.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9
Loans and discounts.....	\$76,847 80	\$78,308 99	\$85,038 90	\$78,796 44	\$84,111 80
Bonds, mortgages and securities..	11,478 70	11 872 70	9,927 70	10,277 70	10,787 45
Premiums paid on bonds.....					
Overdrafts.....	50 45		22 31	693 85	656 46
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	8,569 88	12,115 24	11,772 24	16,782 45	10,274 04
Exchanges for clearing house....					
U. S. and National bank currency	6,041 00	4,863 00	2,426 00	5,004 00	4,480 00
Gold coin.....	1,580 00	1,640 00	1,735 00	2,235 00	2,595 00
Silver coin.....	1,784 90	1,609 75	1,867 65	1,463 00	1,355 75
Nickels and cents.....	90 21	101 41	112 91	153 82	110 66
Checks, cash items and internal revenue account.....	273 58	277 67	905 23	804 34	610 43
<b>Totals.....</b>	<b>\$113,916 52</b>	<b>\$117,988 76</b>	<b>\$121,007 94</b>	<b>\$123,360 60</b>	<b>\$122,181 59</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				500 00	500 00
Undivided profits, less current ex- penses. Interest and taxes paid.	2,022 77	2,341 83	2,852 97	1,989 56	1,797 13
Dividends unpaid.....				36 00	6 00
Commercial deposits subject to check.....	15,600 58	16,967 31	20,932 16	19,452 65	14,332 15
Commercial certificates of deposit	57,161 50	58,185 03	55,283 53	56,206 60	58,687 67
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	14,131 67	15,494 59	16,939 28	20,175 79	21,858 64
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$113,916 52</b>	<b>\$117,988 76</b>	<b>\$121,007 94</b>	<b>\$123,360 60</b>	<b>\$122,181 59</b>

No. 41.

## LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

GEO. LIVERTON, *President*; P. F. HINES, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS.—Geo. Liverton, Robert Catt, P. F. Hines, Robert Ainsworth, O. C. Russ, Louis Krieger, John Klahn, C. J. Rudd.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$56,971 23	\$57,840 86	\$55,525 98	\$51,557 45	\$44,989 00
Bonds, mortgages and securities..	60,986 30	59,032 80	59,478 05	58,882 05	57,487 05
Premiums paid on bonds.....					
Overdrafts.....	2,514 48	4,212 41	1,314 45	251 54	175 02
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	9,977 31	7,683 86	15,089 92	15,726 24	17,892 75
Exchanges for clearing house.....					
U. S. and National bank currency	4,754 00	2,301 00	3,607 00	5,022 00	5,454 00
Gold coin.....	3,340 00	2,675 00	1,455 00	2,105 00	2,470 00
Silver coin.....	1,823 80	2,278 70	894 30	968 45	2,900 60
Nickels and cents.....	104 31	130 14	67 29	18 30	111 90
Checks, cash items and internal revenue account.....	709 33	560 16	752 48	1,368 63	1,441 67
Totals.....	\$144,680 76	\$140,214 93	\$141,684 47	\$139,399 66	\$136,421 99
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,274 58	2,533 29	2,870 82	2 933 28	3,292 25
Dividends unpaid.....	180 00	60 00			
Commercial deposits subject to check.....	23,094 26	19,521 25	33,082 61	28,406 66	24,034 30
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	536 60	1,421 36	1,740 85	1,639 88	1,802 32
Savings certificates of deposit....	83,595 32	81,679 03	64,990 19	67,419 84	77,293 12
Notes and bills rediscounted....					
Bills payable.....	5,000 00	5,000 00	9,000 00	9,000 00	
Totals.....	\$144,680 76	\$140,214 93	\$141,684 47	\$139,399 66	\$136,421 99

No. 300.

## THE FARMERS &amp; MERCHANTS' STATE BANK, LAKEVIEW.

Organized October 27, 1904.

JOHN S. WEIDMAN, *President*; JOHN H. JENSON, GEO. E. HUMISTON, *Vice Presidents*;  
L. P. SORENSON, *Cashier*; HARRY H. SORENSON, *Assistant Cashier*.

DIRECTORS.—John S. Weidman, John H. Jenson, Geo. E. Humiston, John D. Morton, Robert Edgar, August Keppe, John J. Bale, L. P. Sorenson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$53,969 81	\$52,579 68	\$60,000 68	\$66,485 42	\$58,793 67
Bonds, mortgages and securities..	5,550 00	6,150 00	7,900 00	8,300 00	10,500 00
Premiums paid on bonds.....					
Overdrafts.....	1,223 51	480 58	960 53	197 40	314 52
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	1,000 00	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....		45 20			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	11,155 33	17,631 31	17,635 49	7,041 55	17,345 03
Exchanges for clearing house....					
U. S. and National bank currency	2,549 00	2,380 00	3,635 00	2,387 00	4,857 00
Gold coin.....	300 00	1,100 00	1,300 00	1,450 00	1,040 00
Silver coin.....	690 00	293 00	398 00	572 00	318 40
Nickels and cents.....	97 40	156 08	220 97	149 67	181 57
Checks, cash items and internal revenue account.....	1,776 08	1,277 34	1,087 60	1,108 54	1,144 25
<b>Totals.....</b>	<b>\$82,811 13</b>	<b>\$87,968 19</b>	<b>\$99,013 27</b>	<b>\$93,566 58</b>	<b>\$100,969 44</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				321 00	321 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,248 60	1,733 88	3,000 86	3,385 19	3,982 77
Dividends unpaid.....					
Commercial deposits subject to check.....	31,590 06	30,600 90	24,012 96	14,003 65	19,531 18
Commercial certificates of deposit	24,645 93	30,633 41	46,999 45	48,102 77	33,556 34
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					2,719 13
Savings certificates of deposit....				2,753 97	15,859 02
Partial payments, loans and dis- counts.....	326 54				
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$82,811 13</b>	<b>\$87,968 19</b>	<b>\$99,013 27</b>	<b>\$93,566 58</b>	<b>\$100,969 44</b>

## STATE BANKS OF MICHIGAN.

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No. 133.

## LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

H. H. LARNED, *President*; FRED'K THOMAN, *Vice President*; J. EDWARD ROE, *Cashier*;  
H. T. CAMPBELL, *Assistant Cashier*.

DIRECTORS.—H. H. Larned, Frederick Thoman, Charles F. Hammond, J. Edward Roe, R. M. Montgomery, Louis Beck, H. A. Haze, L. L. Sattler, Gottlob H. Ziegler.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$640,450 56	\$526,599 77	\$573,212 10	\$560,417 55	\$545,935 63
Bonds, mortgages and securities..	193,936 13	205,584 96	192,936 27	207,536 02	216,890 26
Premiums paid on bonds.....	1,604 21	1,604 21	1,604 21	1,604 21	1,604 21
Overdrafts.....	1,204 34	1,192 87	1,024 38	947 51	396 58
Banking house.....	44,500 00	44,500 00	44,500 00	44,500 00	44,500 00
Furniture and fixtures.....	6,530 65	7,051 15	7,051 15	7,051 15	7,051 15
Other real estate.....	16,268 41	16,268 41	16,268 41	16,268 41	16,268 41
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				7,764 39	11,750 89
United States bonds.....	8,500 00		8,500 00	8,500 00	8,500 00
Due from banks in reserve cities..	51,905 45	101,532 55	82,255 00	84,246 79	132,524 65
Exchanges for clearing house....	7,300 39	10,868 54	12,696 32	4,849 16	5,804 46
U. S. and National bank currency	37,622 00	55,395 00	37,604 00	40,890 00	42,244 00
Gold coin.....	25,165 00	22,220 00	21,215 00	22,040 00	21,495 00
Silver coin.....	5,540 00	3,810 85	2,450 00	5,224 35	3,600 00
Nickels and cents.....	530 00	110 13	287 28	324 80	224 43
Checks, cash items and internal revenue account.....	4,999 63	2,542 83	7,116 61	1,078 42	3,297 07
Totals.....	\$1,046,056 77	\$999,281 27	\$1,008,720 73	\$1,013,242 76	\$1,062,086 79
Liabilities.					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	27,000 00	27,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,888 33	8,272 32	13,835 71	5,345 89	9,988 30
Dividends unpaid.....	864 33	70 00			
Commercial deposits subject to check.....	359,553 38	341,399 27	336,195 61	361,892 72	399,954 35
Commercial certificates of deposit					
Due to banks and bankers..	1,398 38				
Certified checks.....	1,241 00	3,386 00	740 50	1,190 50	819 50
Cashier's checks outstanding.....					
Savings deposits.....	222,673 09	207,729 50	212,995 14	216,727 27	223,444 38
Savings certificates of deposit....	279,438 26	263,424 18	269,953 77	251,086 38	250,880 26
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,046,056 77	\$999,281 27	\$1,008,720 73	\$1,013,242 76	\$1,062,086 79

## STATE BANKING DEPARTMENT.

No. 271.

## LAPEER SAVINGS BANK, LAPEER.

Organized September 19, 1902.

B. F. LODER, *President*; EDGAR S. HOUGH, *Vice President*; G. R. BUCK, *Cashier*.

DIRECTORS.—B. F. Loder, L. S. Higley, Edgar S. Hough, John MacLennan, Matthias Caley, G. R. Buck.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$71,263 63	\$69,946 25	\$67,338 71	\$65,288 76	\$59,986 63
Bonds, mortgages and securities..	53,113 00	55,113 00	56,038 00	60,034 33	62,884 33
Premiums paid on bonds.....					
Overdrafts.....	409 86	180 32	259 75	109 17	61 27
Banking house.....					
Furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit .....					
United States bonds.....					
Due from banks in reserve cities..	27,487 44	13,797 49	17,954 99	21,837 42	22,276 38
Exchanges for clearing house....					
U. S. and National bank currency	4,300 00	3,754 00	3,497 00	4,659 00	4,771 00
Gold coin.....	2,475 00	2,580 00	2,785 00	2,985 00	3,295 00
Silver coin.....	829 90	453 50	555 90	281 55	347 25
Nickels and cents.....	57 51	85 57	60 13	85 51	129 45
Checks, cash items and internal revenue account.....	106 89	57 00	166 80	144 00	379 59
Totals.....	\$162,843 23	\$148,767 13	\$151,456 08	\$158,224 74	\$156,930 90
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,250 00	1,250 00
Undivided profits, less current ex- penses, interest and taxes paid.	74 58	155 32	764 40	37 15	454 77
Dividends unpaid.....					
Commercial deposits subject to check.....	29,276 23	14,583 88	16,164 62	19,099 36	14,550 10
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	20,339 21	20,647 88	20,151 04	23,690 09	23,698 42
Savings certificates of deposit....	87,153 21	87,380 05	88,376 02	89,148 14	91,977 61
Notes and bills rediscounted.....					
Bills payable .....					
Totals.....	\$162,843 23	\$148,767 13	\$151,456 08	\$158,224 74	\$156,930 90

# STATE BANKS OF MICHIGAN.

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No. 117.

## STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;  
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—H. D. Rood, Chester G. White, G. W. Rood, Edmund Brownell, Kirk White,  
Ripley White, W. B. Williams.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$48,033 68	\$54,143 68	\$50,678 58	\$46,878 58	\$52,786 13
Bonds, mortgages and securities..	313,883 57	325,410 57	324,202 53	322,210 70	318,180 70
Premiums paid on bonds.....					
Overdrafts.....	103 89	103 89	74 89	16 77	15 19
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....	50,370 12	13,065 67	14,986 23	21,137 40	32,493 36
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	35,521 21	35,521 21	35,521 21	36,054 02	36,054 02
Exchanges for clearing house....					
U. S. and National bank currency					
Gold coin.....	18,000 00	18,000 00	18,000 00	18,000 00	18,000 00
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$465,912 47</b>	<b>\$446,245 02</b>	<b>\$443,463 44</b>	<b>\$444,297 47</b>	<b>\$457,529 40</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	33,911 99	32,501 08	37,458 23	31,409 61	36,700 02
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	378,000 48	359,743 94	352,005 21	358,887 86	366,829 38
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$465,912 47</b>	<b>\$446,245 02</b>	<b>\$443,463 44</b>	<b>\$444,297 47</b>	<b>\$457,529 40</b>

## STATE BANKING DEPARTMENT.

No. 201.

## STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

JOHNSON VIVIAN, JR., *President*; WM. H. THIELMAN, *Vice President*; JAMES T. FISHER, *Cashier*; EDWARD P. BAST, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, J. Vivian, Jr., Wm. E. Parnall, James MacNaughton, William H. Thielman, Frank S. Carlton, J. P. Petermann.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$529,103 94	\$492,876 51	\$502,526 22	\$528,194 36	\$561,670 14
Bonds, mortgages and securities..	116,248 82	115,368 82	115,309 82	114,118 82	118,516 82
Premiums paid on bonds.....					
Overdrafts.....	1,521 17	1,692 25	1,127 59	1,554 20	567 51
Banking house.....	37,500 00	37,500 00	37,500 00	37,500 00	37,500 00
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from other banks and bank- ers (not reserve cities).....	99,285 69	172,438 31	184,074 25	164,691 31	91,148 78
Items in transit.....	8,400 25	13,389 25	2,964 50	3,715 40	5,827 18
United States bonds.....					
Due from banks in reserve cities..	135,658 96	282,188 91	296,989 75	288,713 80	230,493 83
Exchanges for clearing house....	2,564 52	3,611 30	1,127 66	11,881 63	6,784 59
U. S. and National bank currency	85,767 00	62,192 00	65,893 00	78,626 00	80,832 00
Gold coin.....	5,100 00	6,570 00	6,510 00	8,690 00	6,035 00
Silver coin.....	6,047 35	6,675 05	7,066 40	3,076 80	5,414 85
Nickels and cents.....	538 03	786 48	986 19	511 22	340 12
Checks, cash items and internal revenue account.....	750 00	6,853 03	3,392 50	1,829 62	7,453 93
<b>Totals.....</b>	<b>\$1,036,485 75</b>	<b>\$1,210,141 91</b>	<b>\$1,232,967 78</b>	<b>\$1,251,103 16</b>	<b>\$1,160,584 75</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	13,092 17	18,679 80	26,148 68	26,973 12	31,961 52
Dividends unpaid.....					
Commercial deposits subject to check.....	462,889 39	611,884 10	626,631 09	651,092 81	535,183 38
Commercial certificates of deposit	417 75	287 03	1,024 42	3,631 26	1,913 23
Due to banks and bankers.....	2,467 60	4,055 91	331 89	2,345 81	
Certified checks.....			300 00		
Cashier's checks outstanding.....					
Savings deposits.....	401,780 09	419,590 12	417,108 75	410,122 93	438,608 51
Savings certificates of deposit....	40,838 75	40,644 95	46,422 95	41,813 11	37,918 11
Collections.....				124 12	
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,036,485 75</b>	<b>\$1,210,141 91</b>	<b>\$1,232,967 78</b>	<b>\$1,251,103 16</b>	<b>\$1,160,584 75</b>



No. 8.

## THE PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President*; JOHN A. LANDFAIR, *Vice President*; A. L. DOWLING, *Cashier*.

DIRECTORS.—O. V. Tuttle, Arthur J. Tuttle, I. J. Bickhart, John A. Landfair, M. I. Covert, F. E. Haynes, M. S. Campbell.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$110,524 60	\$109,292 99	\$104,519 42	\$105,532 16	\$106,781 63
Bonds, mortgages and securities..	30,621 87	31,846 87	32,455 87	33,555 87	33,655 87
Premiums paid on bonds.....					
Overdrafts.....	95 24	300 84	157 73	228 35	331 72
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....					
Other real estate.....	370 00	370 00	170 00	170 00	170 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	4,654 65	3,352 62	694 69	569 40	5,736 38
United States bonds.....					
Due from banks in reserve cities..	8,259 67	12,174 42	22,344 71	13,566 65	28,857 45
Exchanges for clearing house.....			1,241 77		5,240 10
U. S. and Nationa' bank currency	4,770 00	2,069 00	5,415 00	4,500 00	2,517 00
Gold coin.....	5,485 00	5,580 00	3,835 00	4,535 00	5,100 00
Silver coin.....	1,272 80	868 70	558 50	314 10	322 40
Nickels and cents.....	81 42	90 41	55 20	101 93	40 32
Checks, cash items and internal revenue account.....	33 82	9 67	253 20	42 43	498 57
<b>Totals.....</b>	<b>\$168,669 07</b>	<b>\$168,475 52</b>	<b>\$174,201 09</b>	<b>\$165,615 89</b>	<b>\$191,751 44</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,046 88	1,647 74	2,619 83	1,512 70	2,237 70
Dividends unpaid.....					
Commercial deposits subject to check.....	49,524 16	50,393 94	43,088 23	49,789 79	64,308 60
Commercial certificates of deposit	57,098 03	58,433 84	55,493 03	54,313 40	65,205 14
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....			15,000 00		
<b>Totals.....</b>	<b>\$168,669 07</b>	<b>\$168,475 52</b>	<b>\$174,201 09</b>	<b>\$165,615 89</b>	<b>\$191,751 44</b>

## STATE BANKING DEPARTMENT.

No. 184.

## LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN BELL, *President*; ALEX. CRUICKSHANK, *Vice President*; D. McNAIR, *Cashier*;  
FRANK BEEDON, *Assistant Cashier*.

DIRECTORS.—John P. Niggeman, Jr., John Bell, \*Lewis Baker, Alex. Cruickshank, Frank  
Matthews, A. E. Sleeper, James Colbeck.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$51,883 35	\$52,273 69	\$52,794 29	\$53,950 03	\$48,670 11
Bonds, mortgages and securities..	9,892 25	9,842 25	8,918 75	8,276 75	8,276 75
Premiums paid on bonds.....					
Overdrafts.....	49 63	4 95	105 20	114 46	38 37
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,400 00	1,400 00	1,800 00	1,800 00	1,800 00
Due from other banks and bank- ers (not reserve cities).....	201 78		384 10		313 76
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,910 88	17,421 25	16,585 46	13,097 70	17,181 68
Exchanges for clearing house.....					
U S. and National bank currency..	3,846 00	2,050 00	1,650 00	2,865 00	2,650 00
Gold coin.....	1,842 50	1,852 50	1,510 00	2,042 50	1,942 50
Silver coin.....	657 50	250 00	365 00	565 25	472 00
Nickels and cents. ....	14 67	35 42	35 85	42 88	15 35
Checks, cash items and internal revenue account.....	329 05	55 60	269 63	329 75	181 02
<b>Totals.....</b>	<b>\$96,527 61</b>	<b>\$89,685 66</b>	<b>\$88,918 28</b>	<b>\$87,584 32</b>	<b>\$86,041 54</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,400 00	2,400 00	2,400 00	1,400 00	1,400 00
Undivided profits, less current ex- penses, interest and taxes paid.	556 75	773 16	1,146 91	320 13	716 34
Dividends unpaid.....					
Commercial deposits subject to check.....	21,969 11	15,542 55	14,168 37	14,177 51	12,449 43
Commercial certificates of deposit	51,601 75	50,941 78	51,203 00	51,316 79	51,475 77
Due to banks and bankers.....		28 17		369 89	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable .....					
<b>Totals.....</b>	<b>\$96,527 61</b>	<b>\$89,685 66</b>	<b>\$88,918 28</b>	<b>\$87,584 32</b>	<b>\$86,041 54</b>

\* Deceased.

## STATE BANKS OF MICHIGAN.

175

No. 111.

## LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

FRANK T. KING, *President*; RALPH B. LOVELAND, *Vice President*; WILLIAM E. MARSH, *Cashier*; DAVID G. MANGE, *Assistant Cashier*.

DIRECTORS.—Charles McCarty, F. T. King, E. L. Bennett, Fred J. Layer, W. E. Marsh, Ralph B. Loveland, Fred W. Hinyan.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$40,537 14	\$43,194 04	\$46,507 46	\$52,551 87	\$64,368 05
Bonds, mortgages and securities..	87,059 50	84,091 50	97,002 00	95,568 71	93,855 36
Premiums paid on bonds.....	2,739 68	2,000 00	2,000 00	2,000 00	1,500 00
Overdrafts.....	154 87			18 29	
Banking house .....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Other real estate Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	17,741 14	16,562 97	9,736 74	3,629 93	36,840 25
United States bonds.....					
Due from banks in reserve cities..	35,853 73	49,337 17	34,988 59	56,858 96	22,536 57
Exchanges for clearing house ..					
U. S. and National bank currency	8,078 00	4,136 00	5,925 00	7,601 00	7,735 00
Gold coin.....	3,080 00	4,000 00	4,635 00	6,765 00	4,955 00
Silver coin.....	277 00	978 80	541 30	1,087 05	274 45
Nickels and cents.....	134 84	122 74	69 56	90 94	112 84
Checks, cash items and internal revenue account.....	553 88	306 19	1,731 32	407 51	1,812 14
<b>Totals.....</b>	<b>\$202,909 78</b>	<b>\$211,419 41</b>	<b>\$209,836 97</b>	<b>\$233,279 26</b>	<b>\$240,699 66</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,685 42	3,192 56	4,526 08	3,022 56	3,696 78
Dividends unpaid.....					
Commercial deposits subject to check.....	41,822 80	45,863 86	39,659 57	57,466 82	55,959 46
Commercial certificates of deposit ..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	101,734 35	103,952 35	103,389 64	110,037 22	111,231 15
Savings certificates of deposit.....	26,667 21	28,410 64	32,261 68	32,752 66	39,802 27
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$202,909 78</b>	<b>\$211,419 41</b>	<b>\$209,836 97</b>	<b>\$233,279 26</b>	<b>\$240,699 66</b>

## STATE BANKING DEPARTMENT.

No. 239.

## LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

C. G. WING, *President*; WARREN A. CARTIER, *Vice President*; C. HAGERMAN, *Cashier*.

DIRECTORS.—C. G. Wing, Warren A. Cartier, Wm. Rath, R. P. Bishop, M. B. Danaher.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$138,036 09	\$135,722 23	\$132,628 72	\$144,188 44	\$144,889 29
Bonds, mortgages and securities..	233,454 26	237,276 98	226,977 73	219,816 99	191,520 94
Premiums paid on bonds.....					
Overdrafts.....	87 53	54 91	21 91	59 67	496 40
Banking house.....	6,500 00	6,500 00	6,500 00	6,500 00	6,500 00
Furniture and fixtures.....	2,101 03	2,143 53	2,190 98	2,190 98	2,190 98
Other real estate.....	569 50	569 50	569 50	336 94	2,467 88
Due from other banks and bank- ers (not reserve cities).....		176 97			
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	48,065 71	40,487 94	24,051 08	35,858 58	24,349 56
Exchanges for clearing house.....					
U. S. and National bank currency	7,312 00	10,914 00	16,740 00	12,784 00	9,085 00
Gold coin.....	3,590 00	4,160 00	5,365 00	3,100 00	4,030 00
Silver coin.....	2,823 90	1,317 75	1,877 40	3,175 70	3,929 95
Nickels and cents.....	390 39	525 53	117 15	316 55	376 72
Checks, cash items and internal revenue account.....	539 01	588 59	710 43	581 03	544 38
<b>Totals.....</b>	<b>\$443,469 42</b>	<b>\$440,437 93</b>	<b>\$417,749 90</b>	<b>\$428,908 88</b>	<b>\$390,381 10</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,922 89	4,556 23	8,323 03	2,058 60	6,906 92
Dividends unpaid.....	60 00				
Commercial deposits subject to check.....	91,658 94	94,345 91	122,293 89	108,961 20	88,178 01
Commercial certificates of deposit	29 65	29 65	29 65	29 65	29 65
Due to banks and bankers.....	2,672 75	1,140 16	196 67	102 94	170 31
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	169,036 27	173,881 75	122,628 76	126,605 06	115,335 87
Savings certificates of deposit....	108,088 92	106,484 23	104,277 90	101,151 43	104,760 34
Notes and bills rediscounted.....					
Bills payable.....	10,000 00			25,000 00	10,000 00
<b>Totals.....</b>	<b>\$443,469 42</b>	<b>\$440,437 93</b>	<b>\$417,749 90</b>	<b>\$428,908 88</b>	<b>\$390,381 10</b>

No. 130.

## ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

C. E. BLAKELY, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLS, *Cashier*;  
R. I. MACDONALD, *Assistant Cashier*.

DIRECTORS.—Charles E. Blakely, I. N. Rodenbaugh, N. C. Weter, H. G. White, Frank  
Harding, J. W. McCauley, E. C. Burnett.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts. ....	\$129,771 25	\$128,386 13	\$123,767 61	\$117,125 84	\$129,743 45
Bonds, mortgages and securities..	41,256 53	46,379 53	45,604 53	54,750 25	57,140 25
Premiums paid on bonds.....	200 00	325 00	275 00		
Overdrafts.....	1,351 29	1,141 21	85 96	1,383 62	354 37
Banking house.....	3,182 45	3,182 45	3,182 45	3,182 45	3,182 45
Furniture and fixtures.....	1,831 00	1,831 00	2,215 75	2,215 75	2,265 75
Other real estate.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Due from other banks and bank ers (not reserve cities).....					8 75
Items in transit.....	851 57	318 44	352 11	19 63	99 49
United States bonds.....					
Due from banks in reserve cities..	55,660 71	31,448 81	26,771 63	21,738 93	35,101 09
Exchanges for clearing house....					19 82
U. S. and National bank currency	3,631 00	4,307 00	10,313 00	8,889 00	1,527 00
Gold coin.....	1,730 00	1,860 00	2,590 00	2,500 00	775 00
Silver coin.....	1,998 00	1,483 90	2,351 05	2,331 65	1,911 40
Nickels and cents.....	199 63	168 50	171 07	112 50	128 00
Checks, cash items and internal revenue account.....	1,839 66	451 94	3,192 00	2,038 00	5,213 03
Totals.....	\$247,493 09	\$225,283 91	\$224,872 16	\$220,267 62	\$241,471 85
Liabilities.					
Capital stock paid in .....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,469 90	6,425 34	8,773 49	9,938 97	11,349 08
Dividends unpaid.....					
Commercial deposits subject to check.....	78,816 21	54,698 05	60,390 35	58,911 81	64,481 27
Commercial certificates of deposit	83,544 58	81,240 62	73,039 26	64,505 25	70,895 33
Due to banks and bankers.....		133 61			1,914 52
Certified checks.....	266 53	266 53	266 53	1,200 00	38 56
Cashier's checks outstanding.....					
Savings deposits.....	54,395 87	57,519 16	57,402 53	60,711 59	67,793 09
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$247,493 09	\$225,283 91	\$224,872 16	\$220,267 62	\$241,471 85

## PEOPLE'S BANK, MANCHESTER.

Organized August 31, 1901.

FRANK SPAFARD, *President*; FREDERICK STEINKOHL, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS.—Benj. G. Lovejoy, A. F. Freeman, Frederick Steinkohl, Frank Spafard, Fred Kensler, E. M. Conklin, James A. Lowery, Orlando L. Torrey, J. D. Torrey.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$113,659 00	\$112,525 66	\$107,424 50	\$108,881 95	\$103,447 11
Bonds, mortgages and securities ..	93,376 63	102,359 46	107,916 27	107,748 77	96,031 96
Premiums paid on bonds.....					
Overdrafts.....	1,184 76	2,545 88	212 33	682 85	1,138 41
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures .....	1,300 00	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	34,311 69	42,890 53	49,223 15	21,785 54	14,142 43
Exchanges for clearing house....	129 89	497 94	402 13	603 50	399 79
U. S. and National bank currency	5,863 00	3,145 00	6,522 00	6,510 00	4,595 00
Gold coin.....	7,940 00	8,090 00	8,320 00	7,355 00	8,505 00
Silver coin.....	1,693 00	1,660 00	765 00	947 85	887 00
Nickels and cents.....	33 42	37 28	51 36	22 68	42 84
Checks, cash items and internal revenue account.....	74 52			95 43	
<b>Totals.....</b>	<b>\$264,565 91</b>	<b>\$280,051 75</b>	<b>\$287,136 74</b>	<b>\$260,933 57</b>	<b>\$235,489 54</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,318 92	3,426 07	4,564 35	3,967 74	2,445 76
Dividends unpaid.....					
Commercial deposits subject to check.....	73,022 20	82,608 25	84,093 44	76,114 78	67,895 79
Commercial certificates of deposit	69,637 80	46,772 11	10,508 70	4,146 36	2,349 38
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding ...					
Savings deposits.....					
Savings certificates of deposit....	88,586 99	117,245 32	157,970 25	146,704 67	132,798 61
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals. . . . .</b>	<b>\$264,565 91</b>	<b>\$280,051 75</b>	<b>\$287,136 74</b>	<b>\$260,933 57</b>	<b>\$235,489 54</b>

No. 172.

## UNION SAVINGS BANK, MANCHESTER.

Organized June 28, 1894.

JOHN M. HORNING, *President*; ARNOLD H. KUHLE, *Vice President*; ED. E. ROOT, *Cashier*.

DIRECTORS.—Geo. Helmendinger, John M. Horning, Fred Breitenwischer, Arnold H. Kuhl, C. F. Kapp, John Wuerthner, John Schlicht, A. J. Waters.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$232,660 33	\$237,185 55	\$251,037 48	\$259,002 08	\$257,104 97
Bonds, mortgages and securities..	83,927 89	82,583 59	82,082 70	81,307 70	81,039 70
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....		896 48		1,184 00	1,707 61
Items in transit.....	100 00		13 25		
United States bonds.....					
Due from banks in reserve cities..	58,720 91	49,028 89	66,533 53	46,151 33	31,898 45
Exchanges for clearing house....	711 74	687 57	176 74	582 36	385 07
U. S. and National bank currency	12,956 00	11,004 00	14,438 00	10,131 00	10,229 00
Gold coin.....	4,640 00	4,640 00	5,265 00	5,710 00	5,805 00
Silver coin.....	1,067 75	897 50	1,075 85	851 50	975 06
Nickels and cents.....	29 37	31 15	35 68	36 14	44 93
Checks, cash items and internal revenue account.....					
Totals.....	\$407,513 99	\$399,654 73	\$433,358 23	\$417,656 11	\$401,889 78
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,954 57	4,429 29	6,707 48	5,718 38	8,709 51
Dividends unpaid.....	370 00				
Commercial deposits subject to check.....	24,052 70	18,079 18	15,975 89	15,019 14	12,071 39
Commercial certificates of deposit	2,740 00	3,290 00	3,740 00	3,960 00	3,740 00
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	247,654 00	242,864 35	259,514 29	250,455 47	237,751 64
Savings certificates of deposit....	97,742 72	98,991 91	115,420 57	110,503 12	107,617 24
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$407,513 99	\$399,654 73	\$433,358 23	\$417,656 11	\$401,889 78

No. 116.

## MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

E. GOLDEN FILER, *President*; JOSEPH KIRSTER, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS.—E. Golden Filer, Thomas Kenny, Joseph Kirster, J. H. Grant, John Smith.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$410,165 45	\$409,943 82	\$428,881 17	\$397,262 46	\$425,008 83
Bonds, mortgages and securities..	326,176 95	316,588 95	332,990 52	379,202 76	385,616 72
Premiums paid on bonds.....					
Overdrafts.....	261 50	385 48	857 98	566 89	602 73
Banking house.....					
Furniture and fixtures.....					
Other real estate.....	1,045 33	1,045 33	1,045 33	1,035 33	2,625 33
Due from other banks and bank- ers (not reserve cities).....	4,797 42	7,129 30	7,990 20	8,924 59	8,123 97
Items in transit.....					
United States bonds...					
Due from banks in reserve cities..	59,268 37	113,235 56	76,247 00	94,117 94	124,197 54
Exchanges for clearing house....					
U. S. and National bank currency	5,829 00	11,530 00	26,211 00	25,473 00	7,042 00
Gold coin.....	26,880 00	28,495 00	31,740 00	25,680 00	29,630 00
Silver coin.....	3,677 75	3,441 85	3,348 00	4,517 75	4,787 25
Nickels and cents.....	196 46	152 58	93 53	74 30	227 49
Checks, cash items and internal revenue account.....	2,523 27	312 81	1,011 73	893 39	463 11
Totals.....	\$840,821 50	\$892,260 68	\$910,416 46	\$937,748 41	\$988,324 97
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	16,531 25	20,594 10	27,534 62	28,393 32	31,247 20
Dividends unpaid.....	190 07	50 00	50 00	50 00	50 00
Commercial deposits subject to check.....	206,374 08	260,719 80	255,878 70	267,634 44	291,633 30
Commercial certificates of deposit	110,894 20	103,306 91	116,044 12	115,171 24	123,535 92
Due to banks and bankers.....					
Certified checks..				50 84	50 00
Cashier's checks outstanding.....					
Savings deposits. .	446,831 90	447,589 87	450,909 02	466,448 57	481,808 35
Savings certificates of deposit....					
Notes and bills rediscounted...					
Bills payable.....					
Totals.....	\$840,821 50	\$892,260 68	\$910,416 46	\$937,748 41	\$988,324 97



No. 21.

## MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President*; MARTIN H. QUICK, *Vice President*; CHAS. B. MERSEREAU, *Cashier*;  
M. W. ORR, *Assistant Cashier*.

DIRECTORS.—Martin H. Quick, George H. Orr, Robert B. Waddell, C. B. Mersereau, A. S. Putnam.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$220,090 05	\$224,785 16	\$211,738 86	\$210,280 08	\$286,768 53
Bonds, mortgages and securities..	117,591 03	120,608 16	102,308 80	91,786 34	102,923 98
Premiums paid on bonds.....					
Overdrafts.....	901 12	4 74	14 53	8 40	203 00
Banking house.....	4,148 32	3,979 32	3,009 07	2,939 57	2,896 07
Furniture and fixtures.....					
Other real estate.....	2,500 00	2,500 00	2,485 00	6,273 19	4,952 19
Due from other banks and bank- ers (not reserve cities).....	10,172 74	8,255 04			
Items in transit.....	3,478 20	499 96	911 54	1,679 59	2,324 07
United States bonds.....					
Due from banks in reserve cities..	74,460 73	61,183 34	38,112 38	86,427 87	41,514 45
Exchanges for clearing house....					
U. S. and National bank currency	17,524 00	14,202 00	13,169 00	14,468 00	18,771 00
Gold coin.....	8,320 00	8,545 00	9,310 00	10,100 00	5,465 00
Silver coin.....	1,202 00	802 50	1,597 00	2,030 00	2,020 00
Nickels and cents.....	114 97	180 48	122 86	115 33	191 06
Checks, cash items and internal revenue account.....	951 39	2,513 10	771 73	1,014 56	968 43
Totals.....	\$461,454 55	\$448,058 80	\$383,550 77	\$427,122 93	\$468,997 78
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,875 48	2,329 76	4,636 76	6,153 12	8,773 14
Dividends unpaid.....					
Commercial deposits subject to check.....	285,003 50	263,202 87	206,192 46	255,382 74	291,876 45
Commercial certificates of deposit	114,575 57	122,526 17	112,721 55	105,587 07	108,161 25
Due to banks and bankers.....					186 94
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$461,454 55	\$448,058 80	\$383,550 77	\$427,122 93	\$468,997 78

No. 296.

## THE MANTON STATE BANK, MANTON, MICHIGAN.

Organized July 27, 1904.

GEORGE F. WILLIAMS, *President*; JAMES R. OAKES, *Vice President*; JOHN E. JONES, *Cashier*.

DIRECTORS.—George F. Williams, Warren D. Wade, George M. Brooks, William Caldwell, William McGregor, James R. Oakes, Walter S. Williams.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$41,728 98	\$42,831 37	\$43,153 52	\$42,374 13	\$49,433 16
Bonds, mortgages and securities..	3,230 00	3,147 00	7,671 30	6,741 30	6,231 30
Premiums paid on bonds.....					
Overdrafts.....	7 10	16 37	36 67		
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,239 43	1,346 27	1,346 27	1,346 27	1,346 27
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	7,365 65	26,502 55	9,354 20	6,773 03	4,086 22
Exchanges for clearing house...					
U. S. and National bank currency	6,775 00	1,453 00	2,290 00	2,091 00	3,353 00
Gold coin.....	1,855 00	980 00	1,250 00	910 00	1,445 00
Silver coin.....	1,032 25	184 25	430 70	538 30	525 20
Nickels and cents.....	43 09	40 04	52 03	80 09	10 07
Checks, cash items and interpal revenue account.....	577 23	1,983 28	172 12	1,496 38	1,236 06
Totals.....	\$66,853 73	\$81,484 13	\$68,756 81	\$65,950 50	\$70,666 28
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.	702 19	1,190 97	1,538 94	1,942 06	2,802 01
Dividends unpaid.....					
Commercial deposits subject to check.....	23,258 36	31,080 42	14,422 19	18,357 52	23,057 14
Commercial certificates of deposit				25,650 92	24,807 13
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....	22,893 18	29,212 74	32,795 68		
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$66,853 73	\$81,484 13	\$68,756 81	\$65,950 50	\$70,666 28

No. 198.

## G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

F. S. JONES, *President*; G. W. KROLL, *Vice President*; C. S. JONES, *Cashier*;  
G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—C. S. Jones, F. S. Jones, Mrs. G. W. Jones, C. H. Hudson, G. W. Kroll.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$169,861 79	\$175,789 70	\$166,825 21	\$179,122 65	\$167,583 35
Bonds, mortgages and securities..	44,254 57	40,173 48	42,564 50	45,004 50	46,303 50
Premiums paid on bonds.....					
Overdrafts.....	153 12	197 02	58 76	189 29	612 48
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	86 92	111 33	3 89	8,910 14	18,019 27
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	31,667 94	34,344 15	27,178 63	25,719 93	59,838 73
Exchanges for clearing house....					
U. S. and National bank currency	10,574 00	13,131 00	10,017 00	9,913 00	8,137 00
Gold coin.....	5,080 00	5,500 00	6,025 00	5,470 00	5,985 00
Silver coin.....	1,197 30	403 05	1,859 25	1,853 75	1,484 25
Nickels and cents.....	121 31	169 86	108 50	155 98	148 95
Checks, cash items and internal revenue account.....		2 50	555 08		89 22
<b>Totals.....</b>	<b>\$265,996 95</b>	<b>\$272,882 09</b>	<b>\$258,195 82</b>	<b>\$279,339 24</b>	<b>\$311,201 75</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,065 44	1,838 28	2,851 79	1,189 33	3,737 21
Dividends unpaid.....					
Commercial deposits subject to check.....	74,677 87	71,085 89	67,903 33	67,452 19	61,359 15
Commercial certificates of deposit	136,543 50	148,191 91	132,639 31	151,286 91	169,128 98
Due to banks and bankers.....	3,710 14	1,766 01	4,801 39	9,410 81	26,976 41
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$265,996 95</b>	<b>\$272,882 09</b>	<b>\$258,195 82</b>	<b>\$279,339 24</b>	<b>\$311,201 75</b>

## STATE BANKING DEPARTMENT.

No. 272.

## HOME SAVINGS BANK, MARINE CITY.

Organized February 10, 1903.

FRED T. MOORE, *President*; GEORGE N. JONES, *Vice President*; C. L. DOYLE, *Cashier*.

DIRECTORS.—John D. Baird, James Davidson, C. L. Doyle, Geo. N. Jones, Harry Lawrence, Fred T. Moore, Wm. F. Sauber.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$123,806 88	\$125,176 92	\$120,018 14	\$120,599 66	\$124,383 05
Bonds, mortgages and securities..	15,515 75	17,400 75	20,570 50	23,560 50	22,708 75
Premiums paid on bonds.....					
Overdrafts.....	60 34	211 15	152 51	54 87	32 59
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....					415 00
Due from other banks and bank- ers (not reserve cities).....				3,000 00	1,017 67
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	23,213 63	8,985 22	11,979 13	21,982 35	16,352 84
Exchanges for clearing house....	235 64	2 10	1,101 81	1,323 28	1,518 46
U. S. and National bank currency	3,381 00	2,744 00	7,769 00	3,969 00	3,136 00
Gold coin.....	1,750 00	2,400 00	2,090 00	1,395 00	2,520 00
Silver coin.....	778 55	1,554 05	705 70	1,752 15	2,902 45
Nickels and cents.....	117 73	86 08	87 19	149 24	163 07
Checks, cash items and internal revenue account.....	187 02	203 51	63 94	50 00	353 75
<b>Totals.....</b>	<b>\$182,546 54</b>	<b>\$172,263 78</b>	<b>\$178,037 92</b>	<b>\$191,336 05</b>	<b>\$189,003 63</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00	1,300 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,961 70	608 81	1,414 53	1,085 73	550 32
Dividends unpaid.....		96 00			51 00
Commercial deposits subject to check.....	36,862 80	30,266 12	41,382 89	41,699 30	31,405 59
Commercial certificates of deposit	1,824 14	1,490 14	766 30	1,084 65	1,199 65
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	105,897 90	103,802 71	98,474 20	111,466 37	119,497 07
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$182,546 54</b>	<b>\$172,263 78</b>	<b>\$178,037 92</b>	<b>\$191,336 05</b>	<b>\$189,003 63</b>

## STATE BANKS OF MICHIGAN.

185

No. 122.

## THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

CHAS. E. BLOOD, *President*; WM. H. MANNEL, *Vice President*; G. W. CARMAN, *Cashier*;  
H. P. SAPH, *Assistant Cashier*.

DIRECTORS.—C. E. Blood, Robert Folkerts, William H. Mannel, Charles Basney, S. C. McLouth, Hale P. Saph, G. W. Carman, John O'Leary.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$131,482 04	\$135,078 08	\$144,812 27	\$146,732 01	\$151,169 37
Bonds, mortgages and securities..	185,823 28	182,116 56	184,747 57	178,736 53	179,852 30
Premiums paid on bonds.....					
Overdrafts.....	348 89	407 44	653 31	248 53	308 88
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....	2,740 00	2,740 00	2,685 00	2,900 00	7,500 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,170 80	228 37	362 66	525 37	741 85
United States bonds.....					
Due from banks in reserve cities..	53,102 43	38,066 33	31,611 33	62,959 39	53,607 11
Exchanges for clearing-house....					
U. S. and National bank currency	7,059 00	7,392 00	8,332 00	15,232 00	9,177 00
Gold coin.....	6,295 00	6,030 00	4,185 00	5,350 00	6,185 00
Silver coin.....	2,750 50	2,237 45	958 25	3,029 75	2,166 05
Nickels and cents.....	450 42	453 28	279 92	215 54	265 60
Checks, cash items and internal revenue account.....	1,695 99	194 74	943 70	2,384 73	3,377 98
Totals.....	\$398,418 35	\$390,444 25	\$385,071 01	\$423,813 85	\$429,851 14
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	13,366 90	14,774 28	14,907 27	15,634 58	15,645 64
Dividends unpaid.....	1,200 00				
Commercial deposits subject to check.....	59,243 10	37,301 16	32,356 31	53,605 53	49,696 00
Commercial certificates of deposit	3,737 68	1,886 55	5,802 87	6,302 13	8,695 66
Due to banks and bankers.....				3,000 00	
Certified checks.....	2,000 00				
Cashier's checks outstanding.....					
Savings deposits.....	258,870 67	246,482 26	252,004 56	285,271 61	295,813 84
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....		20,000 00	20,000 00		
Totals.....	\$398,418 35	\$390,444 25	\$385,071 01	\$423,813 85	\$429,851 14

No. 252.

## COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

Organized January 8, 1902.

A. E. SLEEPER, *President*; ROBERT WILLIS, *Vice President*; W. J. BAKER, *Cashier*;  
DAN C. MERRILL, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, D. C. Merrill, W. J. Baker, D. Leach, E. A. Smith, Robert Willis,  
John McGill, D. S. McClure, Wallace W. Taylor.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$176,373 80	\$170,212 67	\$176,122 26	\$173,829 39	\$172,301 96
Bonds, mortgages and securities..	71,370 17	70,871 37	66,791 37	67,291 37	68,391 37
Premiums paid on bonds.....					
Overdrafts.....	721 02	1,620 69	161 09	314 35	2,531 62
Banking house.....	4,400 00	4,400 00	4,400 00	4,400 00	4,400 00
Furniture and fixtures.....	3,589 15	3,589 15	3,589 15	3,564 15	3,214 15
Other real estate.....		1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	6,214 44	2,041 56	2,720 25	3,418 58	429 00
United States bonds.....					
Due from banks in reserve cities..	29,808 80	27,739 94	34,463 62	32,904 44	39,054 33
Exchanges for clearing house..	393 17			76 95	
U. S. and National bank currency	5,873 00	5,993 00	5,719 00	3,914 00	6,254 00
Gold coin.....	3,410 00	1,760 00	2,295 00	2,580 00	2,290 00
Silver coin.....	969 75	757 95	1,184 60	1,129 25	947 70
Nickels and cents.....	101 43	143 71	79 70	134 60	84 51
Checks, cash items and internal revenue account.....		8,431 67	230 08		
Totals.....	\$303,224 73	\$299,061 71	\$299,256 12	\$295,057 08	\$301,398 64
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,821 86	3,846 01	2,906 54	3,805 80	6,212 53
Dividends unpaid.....					
Commercial deposits subject to check.....	54,783 98	54,344 61	67,247 83	63,011 59	51,561 51
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	60,754 68	64,596 19	64,420 51	64,379 56	66,097 12
Savings certificates of deposit....	123,864 21	121,274 90	103,681 24	103,800 03	127,527 48
Notes and bills rediscounted.....					
Bills payable.....	10,000 00	5,000 00	5,000 00	10,000 00	
Totals.....	\$303,224 73	\$299,061 71	\$299,256 12	\$295,057 08	\$301,398 64

No. 100.

## MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, S. R. KAUFMAN, *Vice Presidents*;  
W. B. McCOMBS, *Cashier*; H. C. WAGNER, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, Edward N. Breitung, Charles Meeske, W. B. McCombs.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$410,755 02	\$483,171 05	\$451,110 74	\$425,768 95	\$446,819 32
Bonds, mortgages and securities..	113,579 59	106,350 24	109,655 74	112,885 74	111,785 74
Premiums paid on bonds.....					
Overdrafts.....	8,395 00	320 25	929 45	532 69	436 60
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60	7 692 60
Other real estate.....	2,500 00	2,500 00	2,500 00	2,000 00	2,000 00
Due from other banks and bank- ers (not reserve cities).....	6,530 65	3,453 92	1,347 77	6,337 32	2,053 87
Items in transit.....	667 90	555 56	702 00	989 66	987 06
United States bonds.....					
Due from banks in reserve cities..	104,539 09	131,687 71	119,438 22	125,000 52	123,410 01
Exchanges for clearing house....	2,530 94	2,086 79	1,500 50	12,770 95	3,229 62
U. S. and National bank currency	20,531 00	15,239 00	28,920 00	27,981 00	38,086 00
Gold coin.....	19,170 00	25,650 00	16,000 00	15,070 00	17,255 00
Silver coin.....	3,473 00	3,826 50	1,807 90	2,538 90	6,646 80
Nickels and cents.....	105 07	161 09	175 02	160 02	58 00
Checks, cash items and internal revenue account.....	1,409 04	126 07	403 80	2,563 45	243 23
Totals.....	\$751,879 50	\$832,820 78	\$792,183 74	\$792,391 80	\$810,703 85
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,848 93	6,285 34	6,159 68	6,937 35	7,522 34
Dividends unpaid.....					
Commercial deposits subject to check.....	357,299 52	443,060 74	413,862 70	397,018 09	408,733 53
Commercial certificates of deposit	850 00	778 30	617 81	367 81	317 81
Due to banks and bankers.....	7,626 23	1,999 33	2,768 96	6,488 54	4,701 09
Certified checks.....					423 76
Cashier's checks outstanding.....					
Savings deposits.....	242,570 15	243,904 31	233,176 47	242,436 34	245,567 30
Savings certificates of deposit.....	27,684 67	26,792 76	25,598 12	29,143 67	33,438 02
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$751,879 50	\$832,820 78	\$792,183 74	\$792,391 80	\$810,703 85

No. 137.

## COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; WINTHROP T. PHILIPS, *Cashier*; BERT L. GARDANIER, *Assistant Cashier*.

DIRECTORS.—John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, George Perrett, W. T. Phelps, W. E. Bosley, F. G. Seaman, W. J. Dibble.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$118,771 70	\$136,080 22	\$163,395 73	\$121,313 68	\$130,848 54
Bonds, mortgages and securities..	520,587 87	533,441 93	514,196 31	513,906 56	499,023 85
Premiums paid on bonds.....					
Overdrafts.....	361 23	1,703 57	1,803 96	1,625 02	1,207 29
Banking house.....					
Furniture and fixtures.....	500 00	500 00	500 00	500 00	500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	175 00	1,350 00	3,104 00	86 49	1,637 89
United States bonds.....	10,000 00	10,000 00			
Due from banks in reserve cities..	174,458 87	114,161 14	92,304 79	111,784 61	116,143 61
Exchanges for clearing house....					
U. S. and National bank currency	19,150 00	10,848 00	18,023 00	15,007 00	14,837 00
Gold coin.....	16,775 00	18,902 50	20,614 85	22,679 85	20,569 85
Silver coin.....	3,036 75	1,778 90	2,042 20	2,389 10	2,529 60
Nickels and cents.....	584 95	483 68	323 56	319 63	156 12
Checks, cash items and internal revenue account.....	5,797 51	8,714 73	4,382 00	1,368 76	3,709 44
<b>Totals.....</b>	<b>\$870,207 88</b>	<b>\$837,944 67</b>	<b>\$820,690 40</b>	<b>\$790,980 70</b>	<b>\$791,163 19</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	15,406 96	19,172 91	26,788 52	17,930 07	23,970 38
Dividends unpaid.....	660 00			420 00	
Commercial deposits subject to check.....	133,563 53	107,312 72	103,942 59	78,053 47	84,140 14
Commercial certificates of deposit	31,847 82	31,079 55	32,141 78	35,498 21	34,509 45
Due to banks and bankers.....					
Certified checks.....			50 00		
Cashier's checks outstanding....					
Savings deposits.....	628,729 57	620,379 49	597,767 51	599,078 95	588,543 22
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$870,207 88</b>	<b>\$837,944 67</b>	<b>\$820,690 40</b>	<b>\$790,980 70</b>	<b>\$791,163 19</b>



## No. 22.

## FARMERS' BANK, MASON.

Organized June 7, 1886.

L. B. McARTHUR, *President*; L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*;  
R. C. DART, *Assistant Cashier*.

DIRECTORS.—L. B. McArthur, Lewis C. Webb, J. K. Elmer, F. A. Barnes, A. J. Hall,  
R. C. Dart, Geo. M. Hoyt, A. L. Rose.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$130,666 83	\$111,506 48	\$103,174 05	\$114,080 19	\$114,329 20
Bonds, mortgages and securities..	46,194 90	42,584 90	50,201 00	44,601 00	43,626 00
Premiums paid on bonds.....					
Overdrafts.....	835 87	343 98	484 56	81 25	1,109 44
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....					
Other real estate.....	951 39				
Due from other banks and bank- ers (not reserve cities).....	1,568 70	1,305 96	3,064 22	1,050 58	1,512 35
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	7,459 80	31,329 52	24,242 22	3,350 77	9,248 80
Exchanges for clearing house....	90 93	981 13	74 78	78 42	140 65
U. S. and National bank currency	3,216 00	2,747 00	1,299 00	3,942 00	3,626 00
Gold coin.....	3,205 00	3,767 50	5,125 00	3,705 00	2,735 00
Silver coin.....	1,817 29	1,166 70	1,544 00	1,477 30	564 45
Nickels and cents.....	240 59	72 12	84 79	160 13	129 28
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$200,737 30</b>	<b>\$200,305 29</b>	<b>\$194,393 62</b>	<b>\$177,026 64</b>	<b>\$181,521 17</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	12,450 26	12,556 67	14,432 13	14,252 70	16,206 50
Dividends unpaid.....					
Commercial deposits subject to check.....	73,297 67	85,952 62	84,955 39	61,951 01	59,931 65
Commercial certificates of deposit	49,989 37	41,796 00	35,006 10	30,822 93	37,883 02
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....				10,000 00	7,500 00
Bills payable.....	5,000 00				
<b>Totals.....</b>	<b>\$200,737 30</b>	<b>\$200,305 29</b>	<b>\$194,393 62</b>	<b>\$177,026 64</b>	<b>\$181,521 17</b>

## FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*;  
HARRY J. BOND, *Assistant Cashier*.

DIRECTORS.—L. C. Webb, O. W. Halstead, Charles J. Rayner, F. E. Densmore, Harper Reed.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$84,776 04	\$75,368 28	\$65,123 40	\$74,060 23	\$85,617 49
Bonds, mortgages and securities..	84,604 57	82,504 91	80,750 38	84,155 92	88,076 40
Premiums paid on bonds.....					
Overdrafts.....	500 17	90 86	138 21	192 97	253 30
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,548 85	2,428 85	364 16	155 78	336 54
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	9,431 42	22,069 72	21,677 75	9,734 81	2,004 42
Exchanges for clearing house....					
U. S. and National bank currency	12,660 00	2,890 00	5,969 00	2,810 00	1,913 00
Gold coin.....	5,390 00	5,260 00	5,055 00	5,050 00	3,815 00
Silver coin.....	2,003 45	2,121 45	1,927 70	722 70	1,032 40
Nickels and cents.....	120 88	150 34	79 54	61 50	90 99
Checks, cash items and internal revenue account.....	104 84	97 01	7 95		1,458 95
<b>Totals.....</b>	<b>\$202,140 22</b>	<b>\$195,071 92</b>	<b>\$182,093 09</b>	<b>\$177,943 91</b>	<b>\$185,598 49</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	9,793 54	11,425 24	12,643 45	12,599 38	13,997 53
Dividends unpaid.....					
Commercial deposits subject to check.....	96,241 83	89,188 14	79,682 23	66,712 52	65,559 41
Commercial certificates of deposit	56,104 85	54,458 54	49,767 41	58,632 01	66,041 55
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$202,140 22</b>	<b>\$195,071 92</b>	<b>\$182,093 09</b>	<b>\$177,943 91</b>	<b>\$185,598 49</b>

# STATE BANKS OF MICHIGAN.

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No. 168.

## FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

S. J. WOLF, *President*; WM. BEARD, *Vice President*; FRANK WOLF, *Cashier*;  
E. L. ESTES, *Assistant Cashier*.

DIRECTORS.—Samuel J. Wolf, Wm. Beard, Frank Wolf, W. L. Thoms, M. C. Flewelln, Chas. W. Schellhous.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$96,149 17	\$86,621 54	\$81,132 25	\$79,788 13	\$91,707 19
Bonds, mortgages and securities..	51,776 30	53,391 67	54,006 77	57,151 77	57,116 77
Premiums paid on bonds.....					
Overdrafts.....	483 92	7 22	182 65	1,427 44	100 00
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Expenses and interest paid.....		1,205 73			
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				124 80	75 00
United States bonds.....					
Due from banks in reserve cities..	8,458 04	8,964 37	10,153 28	13,435 97	15,077 85
Exchanges for clearing house....					
U. S. and National bank currency	3,802 00	2,257 00	3,180 00	2,304 00	4,900 00
Gold coin.....	3,075 00	3,640 00	3,755 00	5,362 50	2,150 00
Silver coin.....	1,036 25	784 00	830 75	1,064 75	1,898 00
Nickels and cents.....	267 79	291 77	256 49	164 79	337 66
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$167,648 47</b>	<b>\$159,663 30</b>	<b>\$155,997 19</b>	<b>\$163,334 15</b>	<b>\$175,863 07</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,850 22	1,082 33	1,439 91	2,175 28	4,061 11
Dividends unpaid.....					
Commercial deposits subject to check.....	42,073 76	28,558 91	20,890 81	20,995 81	23,629 56
Commercial certificates of deposit	8,950 30	12,367 42	9,026 16	15,163 89	14,324 61
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	2,533 72	2,643 69	4,159 92	3,512 19	4,501 98
Savings certificates of deposit....	88,240 47	96,010 95	99,480 39	100,486 98	108,345 81
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$167,648 47</b>	<b>\$159,663 30</b>	<b>\$155,997 19</b>	<b>\$163,334 15</b>	<b>\$175,863 07</b>

No. 324.

## THE COMMERCIAL BANK OF MENOMINEE, MENOMINEE.

Organized May 27, 1905.

G. H. HAGGERSON, *President*; JERRY MADDEN, *Vice President*; M. H. KERN, *Cashier*.DIRECTORS.—G. H. Haggerson, Jerry Madden, M. H. Kern, Frank St. Peter, R. A. Walker,  
W. E. Collette, Ed. J. Brady, J. H. Riley, H. A. Vennema.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9
Loans and discounts.....					\$39,974 04
Bonds, mortgages and securities.....					4,500 00
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					6,654 08
Furniture and fixtures.....					494 35
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					2,682 07
Items in transit .....					
United States bonds.....					
Due from banks in reserve cities..					22,743 87
Exchanges for clearing house...					
U. S. and National bank currency					753 00
Gold coin.....					1,800 00
Silver coin.....					638 00
Nickels and cents.....					74 57
Checks, cash items and internal revenue account.....					270 20
Totals .....					\$80,524 20
Liabilities.					
Capital stock paid in.....					\$52,577 04
Surplus fund .....					
Undivided profits, less current ex- penses, interest and taxes paid.					224 24
Dividends unpaid.....					
Commercial deposits subject to check.....					26,828 04
Commercial certificates of deposit					175 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					387 00
Savings certificates of deposit.....					332 88
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$80,524 20

No. 285.

## STATE BANK OF MERRILL, MERRILL.

Organized February 13, 1904.

J. H. WHITNEY, *President*; D. S. MASON, *Vice President*; R. T. MAYNARD, *Cashier*;  
R. B. BEAVER, *Assistant Cashier*.

DIRECTORS.—J. H. Whitney, D. S. Mason, Thos. Doyle, James H. Hudson, James Jordan,  
William Pohl, R. T. Maynard.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$44,481 34	\$49,161 74	\$55,949 81	\$55,583 56	\$55,415 05
Bonds, mortgages and securities..	11,497 97	14,497 97	17,417 97	16,967 97	17,967 97
Premiums paid on bonds.....					
Overdrafts.....	188 46	95 82	676 78	568 42	364 41
Banking house.....	2,600 00	2,600 00	2,600 00	2,100 00	2,621 00
Furniture and fixtures.....	1,155 00	1,155 00	1,155 00	1,355 00	1,355 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	50 00	289 00			
United States bonds.....					
Due from banks in reserve cities..	35,751 90	14,936 80	6,829 85	11,892 85	11,272 70
Exchanges for clearing house.....					
U. S. and National bank currency	3,286 00	2,341 00	2,231 00	2,604 00	3,796 00
Gold coin.....	1,365 00	710 00	705 00	505 00	570 00
Silver coin.....	883 65	753 00	466 45	202 50	461 15
Nickels and cents.....	46 73	39 71	24 19	40 83	17 68
Checks, cash items and internal revenue account.....					37 93
<b>Totals.....</b>	<b>\$101,304 05</b>	<b>\$86,580 04</b>	<b>\$88,056 05</b>	<b>\$91,820 13</b>	<b>\$93,878 89</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	483 59	1,122 16	1,972 99	484 92	1,252 26
Dividends unpaid.....	117 00			4 50	4 50
Commercial deposits subject to check.....	32,274 62	19,158 10	17,177 90	22,008 12	22,480 73
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding .....					
Savings deposits.....					
Savings certificates of deposit..	46,923 84	44,799 78	45,405 16	47,322 59	48,141 40
Notes and bills rediscounted.....					
Bills payable.....			2,000 00		
<b>Totals.....</b>	<b>\$101,304 05</b>	<b>\$86,580 04</b>	<b>\$88,056 05</b>	<b>\$91,820 13</b>	<b>\$93,878 89</b>

## THE FARMERS' STATE BANK OF MIDDLEVILLE.

Organized April 28, 1903.

SIMON HEIST, *President*; W. J. ROBERTSEN, *Vice President*; JOHN G. NAGLER, *Cashier*.

DIRECTORS.—Simon Heist, W. J. Robertsen, R. T. French, W. J. Hayward, G. E. Gardner, H. E. Turner, John J. Wadd, W. R. Harper, T. W. Ronan, John G. Nagler.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$129,056 48	\$139,012 76	\$126,789 36	\$129,604 93	\$117,944 27
Bonds, mortgages and securities..	96,911 71	93,311 05	103,411 05	114,168 55	113,265 16
Premiums paid on bonds.....					
Overdrafts.....	402 72	84 14	588 44	106 18	38 98
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	54 17	277 47	1,352 33	2,647 44	1,742 86
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	22,710 56	20,521 17	22,481 92	13,187 65	25,408 41
Exchanges for clearing house....					
U. S. and National bank currency	9,432 00	7,171 00	5,800 00	12,641 00	3,389 00
Gold coin.....	7,417 00	8,182 00	2,497 00	2,837 00	3,787 00
Silver coin.....	635 66	461 55	353 45	1,539 60	1,231 20
Nickels and cents.....	77 75	124 12	153 47	115 87	138 25
Checks, cash items and internal revenue account.....	2,821 26	1,668 30	2,656 59	1,565 31	447 44
<b>Totals.....</b>	<b>\$276,519 30</b>	<b>\$277,813 56</b>	<b>\$273,083 61</b>	<b>\$285,413 53</b>	<b>\$274,392 57</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00
Surplus fund.....	600 00	600 00	600 00	1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	453 41	1,620 08	2,287 38	1,172 54	576 69
Dividends unpaid.....	186 00	6 00		58 00	
Commercial deposits subject to check.....	34,235 18	33,344 26	20,110 60	26,934 80	33,661 19
Commercial certificates of deposit	83,115 47	78,142 55	80,586 22	77,847 77	73,332 72
Due to banks and bankers.....			95 60		
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	120,929 24	127,100 67	126,403 81	131,400 42	128,821 97
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....				10,000 00	
<b>Totals.....</b>	<b>\$276,519 30</b>	<b>\$277,813 56</b>	<b>\$273,083 61</b>	<b>\$285,413 53</b>	<b>\$274,392 57</b>

## STATE BANKS OF MICHIGAN.

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No. 97.

## MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; CHARLES BROWN, *Vice President*; D. W. CHASE, *Treasurer*.

DIRECTORS.—George Peck, Charles Brown, Stewart B. Gordon, Daniel W. Chase, Wm. D. Gordon.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$116,310 40	\$110,096 90	\$103,492 42	\$98,760 95	\$107,644 25
Bonds, mortgages and securities..	68,228 85	66,758 11	69,798 72	61,219 65	47,636 18
Premiums paid on bonds.....					
Overdrafts.....	2,086 15	3,241 80	1,413 70	1,463 78	9,368 69
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	9,425 82	9,425 82	9,434 53	9,434 53	9,434 53
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	10,205 51	18,541 55	10,249 11	3,082 72	346 53
Exchanges for clearing house....					
U. S. and National bank currency	6,374 00	4,628 00	3,752 00	4,508 00	3,294 00
Gold coin.....	5,530 00	3,195 00	3,280 00	3,925 00	3,670 00
Silver coin.....	1,413 45	864 35	674 00	1,271 70	583 35
Nickels and cents.....	107 35	209 88	342 53	286 63	200 06
Checks, cash items and internal revenue account.....	454 91	1,528 89	168 72	320 06	234 59
<b>Totals.....</b>	<b>\$230,136 44</b>	<b>\$228,490 30</b>	<b>\$212,605 73</b>	<b>\$194,263 02</b>	<b>\$192,412 18</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	8,729 52	10,625 92	11,561 60	10,278 19	11,609 31
Dividends unpaid.....	1,000 00				
Commercial deposits subject to check.....	87,586 68	84,945 37	74,970 75	50,574 31	46,852 79
Commercial certificates of deposit					
Due to banks and bankers.....		126 89		3,562 24	6,335 01
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	71,389 76	71,659 32	69,227 93	65,987 40	62,019 70
Savings certificates of deposits..	33,430 48	33,132 80	28,845 45	33,860 88	35,595 37
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$230,136 44</b>	<b>\$228,490 30</b>	<b>\$212,605 73</b>	<b>\$194,263 02</b>	<b>\$192,412 18</b>

## STATE BANKING DEPARTMENT.

No. 309.

## THE PEOPLE'S SAVINGS BANK OF MIDLAND COUNTY, MIDLAND.

Organized May 15, 1905.

WM. L. BAKER, *President*; HERBERT H. DOW, *Vice President*; EDW. A. LANE, *Cashier*.

DIRECTORS.—Geo. Rockwell, Herbert H. Dow, Albert Reinhart, Wm. L. Baker, Edw. A. Lane.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$21,934 64	\$32,984 25
Bonds, mortgages and securities..				17,522 87	22,919 61
Premiums paid on bonds.....					
Overdrafts.....				202 81	14
Banking house.....					
Furniture and fixtures.....				2,106 73	2,483 73
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....				2,500 00	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				14,138 86	8,565 40
Exchanges for clearing house....					
U. S. and National bank currency				2,070 00	2,247 00
Gold coin.....				855 00	965 00
Silver coin.....				709 25	205 15
Nickels and cents.....				63 61	51 67
Checks, cash items and internal revenue account.....				2,561 24	2,276 75
<b>Totals.....</b>				<b>\$64,664 01</b>	<b>\$74,798 70</b>
<b>Liabilities.</b>					
Capital stock paid in.....				\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.				258 94	514 12
Dividends unpaid.....					
Commercial deposits subject to check.....				25,540 83	25,762 23
Commercial certificates of deposit				200 00	4,500 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				11,646 64	15,390 29
Savings certificates of deposit....				1,917 60	3,632 06
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>				<b>\$64,664 01</b>	<b>\$74,798 70</b>



## STATE BANKS OF MICHIGAN.

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No. 77.

## FARMERS' AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; M. H. HACK, *Cashier*;  
G. A. DENNISON, *Assistant Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, T. W. Barnes, O. A. Kelley, M. H. Hack.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$152,087 05	\$152,261 64	\$149,926 13	\$137,266 14	\$160,035 30
Bonds, mortgages and securities..	38,242 83	36,652 83	34,240 83	43,434 83	43,414 83
Premiums paid on bonds.....					
Overdrafts.....	2,492 87	3,130 68	1,938 86	901 83	4,463 06
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,826 21	1,500 00	1 500 00	1,500 00	1,500 00
Other real estate.....	5,035 31	4,941 97	4,909 61		
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	23,892 54	25,944 24	38,613 43	50,235 59	19,212 07
Exchanges for clearing house....					
U. S. and National bank currency	2,431 00	1,798 00	6,256 00	1,440 00	772 00
Gold coin.....	12,460 00	8,710 00	9,482 50	8,337 50	7,832 50
Silver coin.....	921 90	958 85	1,062 80	639 50	987 55
Nickels and cents.....	184 44	196 07	204 03	211 27	73 91
Checks, cash items and internal revenue account.....	292 85	106 43	15 32	11 52	39 73
<b>Totals.....</b>	<b>\$243,367 00</b>	<b>\$239,700 71</b>	<b>\$251,647 51</b>	<b>\$247,478 18</b>	<b>\$241,830 95</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 0	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	11,026 59	7,390 74	8,465 18	6,620 98	9,503 50
Dividends unpaid.....					
Commercial deposits subject to check.....	46,294 90	45,630 96	44,372 68	43,460 18	41,784 89
Commercial certificates of deposit	148,749 66	149,435 16	160,283 31	158,779 48	151,738 44
Due to banks and bankers..					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	2,295 85	2,243 85	3,526 34	3,617 54	3,804 12
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$243,367 00</b>	<b>\$239,700 71</b>	<b>\$251,647 51</b>	<b>\$247,478 18</b>	<b>\$241,830 95</b>

## THE MINDEN CITY STATE BANK, MINDEN.

Organized May 5, 1904.

IRA ARNOT, *President*; JOHN BLOWER, *Vice President*; R. B. MARK, *Cashier*; L. A. MARK, *Assistant Cashier*; E. M. MARK, *Auditor*.

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Myra Arnot Mark, R. B. Mark.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$48,410 00	\$53,683 00	\$63,544 08	\$58,085 88	\$58,903 67
Bonds, mortgages and securities..	15,999 45	12,364 45	13,437 45	11,137 45	10,487 45
Premiums paid on bonds.....					
Overdrafts.....	65 46	1,487 47	239 49	197 85	55 04
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures .....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	2,051 51	2,101 47	1,438 17	2,215 38	905 90
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities .	5,597 53	3,993 53	2,638 69	2,385 85	9,978 52
Exchanges for clearing house....	2,639 80	594 07	617 74	3,302 81	660 02
U. S. and National bank currency	2,294 00	1,790 00	4,173 00	3,742 00	2,765 00
Gold coin.....	1,805 00	2,185 00	75 00	245 00	240 00
Silver coin.....	152 40	545 50	29 25	42 20	157 90
Nickels and cents.....	18 61	71 13	27 18	14 20	5 76
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$82,533 76</b>	<b>\$82,315 62</b>	<b>\$89,720 05</b>	<b>\$84,868 62</b>	<b>\$87,659 26</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,234 72	694 04	2,720 97	701 60	892 73
Dividends unpaid.....		1,234 72			188 46
Commercial deposits subject to check.....	8,157 61	9,741 94	9,615 80	8,061 64	7,798 02
Commercial certificates of deposit	51,141 43	48,644 92	45,383 28	44,105 38	56,780 05
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....			10,000 00	10,000 00	
<b>Totals.....</b>	<b>\$82,533 76</b>	<b>\$82,315 62</b>	<b>\$89,720 05</b>	<b>\$84,868 62</b>	<b>\$87,659 26</b>

## STATE BANKS OF MICHIGAN.

199

No. 318.

## B. DANSARD &amp; SON'S STATE BANK, MONROE.

Organized August 21, 1905.

BOYEZ DANSARD, *President*; B. FREIDENBERG, *Vice President*; BENJ. DANSARD, JR., *Cashier*.

DIRECTORS.—Edward R. Gilday, Philander S. Root, Boyez Dansard, E. L. Dansard, Benj. Dansard, Jr., B. Freidenberg.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$89,133 16
Bonds, mortgages and securities.....					127,106 13
Premiums paid on bonds.....					612 50
Overdrafts.....					1,253 08
Banking house.....					9,000 00
Furniture and fixtures.....					3,495 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					23,615 34
Exchanges for clearing house....					
U. S. and National bank currency					8,287 00
Gold coin.....					3,690 00
Silver coin.....					578 10
Nickels and cents.....					19 79
Checks, cash items and internal revenue account.....					5,711 14
<b>Totals.....</b>					<b>\$272,501 24</b>
<b>Liabilities.</b>					
Capital stock paid in.....					\$50,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					898 85
Dividends unpaid.....					
Commercial deposits subject to check.....					92,685 54
Commercial certificates of deposit					6,706 60
Due to banks and bankers.....					107 76
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					38,491 84
Savings certificates of deposit....					83,610 65
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>					<b>\$272,501 24</b>

## STATE BANKING DEPARTMENT.

No. 321.

## THE MONROE STATE SAVINGS BANK, MONROE.

Organized July 5, 1905.

J. A. BAKER, *President*; L. W. NEWCOMER, *Vice President*; H. H. BRIDGE, *Cashier*;  
W. A. MEIER, *Assistant Cashier*.

DIRECTORS.—J. A. Baker, L. W. Newcomer, C. A. Boehme, E. C. Detz, F. H. Humphrey,  
Edmond Dull, L. C. Knapp, H. E. French, H. H. Bridge.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					\$30,593 89
Bonds, mortgages and securities..					5,250 61
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					2,864 79
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					13,614 68
Exchanges for clearing house....					
U. S. and National bank currency					7,519 00
Gold coin.....					1,395 00
Silver coin.....					873 85
Nickels and cents.....					23 42
Checks, cash items and internal revenue account.....					646 88
Totals.....					\$62,782 02
Liabilities.					
Capital stock paid in.....					\$36,090 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					26 12
Dividends unpaid.....					
Commercial deposits subject to check.....					15,391 94
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					2 00
Savings deposits.....					5,707 71
Savings certificates of deposit....					2,564 25
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					\$62,782 02

## STATE BANKS OF MICHIGAN.

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No. 202.

## WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; FRANK E. CAWLRY, *Vice President*; C. A. WILSON, *Cashier*.

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, Cash E. Wakefield, F. E. Cawley, C. A. Wilson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$159,356 45	\$143,471 10	\$148,864 44	\$141,043 57	\$139,961 92
Bonds, mortgages and securities..	178,257 67	165,839 51	168,745 51	169,160 88	168,653 75
Premiums paid on bonds.....					
Overdrafts.....			66 54	3 10	11 51
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	34,050 35	43,979 57	29,968 14	35,394 87	54,346 45
Exchanges for clearing house....			40 80	427 06	
U. S. and National bank currency	12,870 00	11,844 00	10,504 00	9,893 00	17,270 00
Gold coin.....	3,072 50	3,550 00	4,240 00	5,125 00	1,975 00
Silver coin.....	2,302 10	885 20	2,371 25	1,301 65	1,198 05
Nickels and cents.....	195 17	163 54	201 48	182 13	116 06
Checks, cash items and internal revenue account.....	75 81	1,018 85	2 88		53 34
<b>Totals.....</b>	<b>\$392,180 05</b>	<b>\$377,751 77</b>	<b>\$372,004 54</b>	<b>\$369,531 26</b>	<b>\$390,586 08</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	864 57	5,270 44	5,470 21	4,686 27	7,785 11
Dividends unpaid.....					
Commercial deposits subject to check.....	50,842 89	43,346 84	47,773 14	45,333 27	54,857 24
Commercial certificates of deposit	4,971 75	5,687 30	7,474 86	2,436 15	6,145 15
Due to banks and bankers.....					
Certified checks.....	800 00				
Cashier's checks outstanding.....					
Savings deposits.....	298,700 84	287,447 19	275,286 23	281,075 57	285,798 58
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$392,180 05</b>	<b>\$377,751 77</b>	<b>\$372,004 54</b>	<b>\$369,531 26</b>	<b>\$390,586 08</b>

## STATE BANKING DEPARTMENT.

No. 222.

## CITIZENS' SAVINGS BANK, MOUNT CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President*; GEORGE H. NICHOLS, *Vice President*; THOMAS W. NEWTON, *Second Vice President*; MILO W. DAVIS, *Cashier*.

DIRECTORS.—Andrew T. Donaldson, Milo W. Davis, George H. Nichols, Thos. W. Newton, William S. Donaldson, William F. Nank, Joseph Matthews, John S. Paganetti, A. P. Grim.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$202,420 76	\$207,465 08	\$208,144 65	\$203,275 27	\$205,519 71
Bonds, mortgages and securities..	87,706 74	80,956 74	82,456 74	81,213 00	90,038 00
Premiums paid on bonds.....					
Overdrafts.....	1,056 71	736 36	957 90	1,267 74	386 02
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate Due from other banks and bank- ers (not reserve cities).....				3,068 74	3,068 74
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	50,200 38	36,426 78	37,505 22	35,294 26	52,485 49
Exchanges for clearing house....		1,537 16	309 16		145 81
U. S. and National bank currency	10,836 00	1,957 00	5,131 00	10,048 00	4,668 00
Gold coin.....	7,945 00	8,810 00	10,420 00	10,025 00	10,055 00
Silver coin.....	1,024 60	1,136 35	628 10	997 00	1,684 35
Nickels and cents.....	924 04	788 03	219 15	2 80	423 10
Checks, cash items and internal revenue account.....	1,607 35	283 73	79 75	488 70	465 33
Totals.....	\$384,721 58	\$361,097 23	\$366,851 67	\$366,680 51	\$389,939 55
<b>Liabilities</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	5,500 00	5,500 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,794 75	5,936 72	8,359 22	2,290 84	4,590 21
Dividends unpaid.....	60 00				
Commercial deposits subject to check.....	101,806 58	70,779 28	73,148 95	79,606 89	100,054 65
Commercial certificates of deposit					
Due to banks and bankers.....					7,805 79
Certified checks.....					
Cashier's checks outstanding....			54 00		
Savings deposits.....	158,206 64	159,895 04	150,655 25	169,682 86	169,029 41
Savings certificates of deposit....	65,353 61	68,986 19	79,134 25	55,099 92	48,459 49
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$384,721 58	\$361,097 23	\$366,851 67	\$366,680 51	\$389,939 55

## No. 51.

## MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; T. LUNGERSHAUSEN, *Vice President*;  
 GEORGE A. SKINNER, *Cashier*.

DIRECTORS.—Andrew Greiner, Oliver Chapaton, John Raskopp, William Cottrell, Traugott Lungershausen, John T. Nunneley, John J. Sherman, Byron R. Erskine, Geo. A. Skinner.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$484,632 39	\$456,721 87	\$452,821 54	\$434,237 60	\$479,486 51
Bonds, mortgages and securities..	404,766 91	401,876 91	432,691 11	452,729 77	453,248 13
Premiums paid on bonds.....					
Overdrafts.....	717 74	925 07	434 48	731 90	1,166 17
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....			1,050 00	8,850 00	8,800 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	2,564 00	2,500 00			
United States bonds.....					
Due from banks in reserve cities..	143,031 46	113,621 32	126,680 10	180,547 86	184,052 95
Exchanges for clearing house....					
U. S. and National bank currency	16,123 00	12,796 00	17,973 00	32,005 00	20,175 00
Gold coin.....	37,800 00	39,525 00	37,675 00	38,587 50	35,912 50
Silver coin.....	946 75	1,257 00	708 50	2,310 00	2,119 00
Nickels and cents.....	84 72	228 67	146 16	112 11	76 02
Checks, cash items and internal revenue account.....	3,829 22	3,422 02	379 89	1,319 71	90 05
<b>Totals.....</b>	<b>\$1,122,896 19</b>	<b>\$1,061,273 86</b>	<b>\$1,098,959 78</b>	<b>\$1,179,831 45</b>	<b>\$1,213,526 33</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	50,893 99	42,170 07	47,403 59	43,643 95	51,749 68
Dividends unpaid.....	970 00			100 00	
Commercial deposits subject to check.....	162,563 66	111,434 47	137,562 16	158,660 87	180,227 15
Commercial certificates of deposit	1,166 66	1,166 66	1,166 66	700 00	700 00
Due to banks and bankers.....			413 18	11,589 61	
Certified checks.....					
Cashier's checks outstanding....	30 00	953 15	1,003 15	30 00	1,163 00
Savings deposits.....	697,885 74	698,218 18	699,736 56	756,578 35	758,492 38
Savings certificates of deposit....	109,386 14	107,331 33	111,674 48	108,528 67	121,194 12
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,122,896 19</b>	<b>\$1,061,273 86</b>	<b>\$1,098,959 78</b>	<b>\$1,179,831 45</b>	<b>\$1,213,526 33</b>

## STATE BANKING DEPARTMENT.

No. 158.

## ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President*; WM. D. WILSON, REUBEN C. ULLRICH, *Vice Presidents*;  
PAUL J. ULLRICH, *Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, Wm. D. Wilson, Ernst J. Olde, Oscar C. Lungerhausen, Reuben C. Ullrich, John Priehs, Frank E. Nellis, Francis P. Ullrich.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$310,832 95	\$319,486 64	\$309,731 69	\$308,041 49	\$319,118 53
Bonds, mortgages and securities..	309,075 78	305,635 78	314,693 34	309,048 34	295,738 44
Premiums paid on bonds.....					
Overdrafts.....	825 34	978 93	437 35	732 67	2,129 19
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	10,293 01
Furniture and fixtures.....					
Other real estate.....	2,246 07	2,246 07	2,246 07	2,278 92	2,278 92
Due from other banks and bank- ers (not reserve cities).....	4,146 51				129 88
Items in transit.....				180 78	
United States bonds.....					
Due from banks in reserve cities..	65,726 55	40,577 07	55,971 80	59,863 30	89,406 25
Exchanges for clearing house.....					
U. S. and National bank currency	14,214 00	7,070 00	12,657 00	10,936 00	9,226 00
Gold coin.....	24,230 00	23,090 00	22,755 00	20,462 25	20,267 25
Silver coin.....	1,432 70	826 65	795 10	1,325 95	1,836 80
Nickels and cents.....	110 36	154 67	119 18	124 25	165 72
Checks, cash items and internal revenue account.....	4,218 15	1,557 70	2,081 31	566 18	2,164 23
<b>Totals.....</b>	<b>\$745,058 41</b>	<b>\$709,623 51</b>	<b>\$729,487 64</b>	<b>\$721,560 13</b>	<b>\$752,754 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	46,658 72	50,280 36	56,344 20	22,900 74	28,223 83
Dividends unpaid.....	420 00				
Commercial deposits subject to check.....	128,850 25	94,793 27	106,020 83	98,455 00	145,572 59
Commercial certificates of deposit					
Due to banks and bankers .....	1,387 48	1,438 13			
Certified checks.....					
Cashier's checks outstanding.....				200 00	
Savings deposits.....	372,896 88	309,097 14	361,144 40	372,744 63	365,034 09
Savings certificates of deposit....	74,845 08	74,014 61	85,978 21	77,259 16	63,923 70
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$745,058 41</b>	<b>\$709,623 51</b>	<b>\$729,487 64</b>	<b>\$721,560 13</b>	<b>\$752,754 21</b>



No. 170.

## EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

A. E. GORHAM, *President*; WM. C. DUSENBURY, *Vice President*; C. A. KELLOGG, *Cashier*;  
R. B. DUSENBURY, *Assistant Cashier*.

DIRECTORS.—A. E. Gorham, John Kinney, Charles M. Brooks, William C. Dusenbury, C. T. Grawn, F. B. Whitehead, C. A. Kellogg.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$121,547 79	\$124,984 93	\$133,562 32	\$139,833 55	\$130,117 27
Bonds, mortgages and securities..	79,462 45	73,808 39	81,691 60	83,686 00	82,519 36
Premiums paid on bonds.....					
Overdrafts.....	109 15	138 91	23 19	16 67	11 57
Banking house.....	6,503 85	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures.....	1,983 19	1,698 00	1,698 00	1,306 58	1,306 58
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	524 26	461 06		567 50	791 83
United States bonds.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Due from banks in reserve cities..	42,489 74	54,831 25	41,815 26	39,586 37	46,365 09
Exchanges for clearing house....	2,319 26	1,485 32	748 60	2,782 83	1,228 32
U. S. and National bank currency	14,776 00	10,269 30	13,676 00	4,801 00	13,726 00
Gold coin.....	3,085 00	3,040 00	3,070 00	3,150 00	3,255 00
Silver coin.....	2,100 00	2,535 00	1,154 60	1,250 00	1,720 60
Nickels and cents.....	382 65	210 80	139 11	333 72	62 34
Checks, cash items and internal revenue account.....	6 00	3 75	16 03	6 30	9 81
<b>Totals.....</b>	<b>\$276,889 34</b>	<b>\$286,560 26</b>	<b>\$285,698 56</b>	<b>\$285,374 97</b>	<b>\$289,217 62</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 0	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	11,000 00	11,000 00	12,500 00	12,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,743 40	2,761 75	5,358 14	2,122 82	3,548 12
Dividends unpaid.....					
Commercial deposits subject to check.....	84,258 78	85,100 74	74,782 40	78,004 00	84,446 04
Commercial certificates of deposit					
Due to banks and bankers..					
Certified checks.....	113 42	113 42	139 92	119 92	120 79
Cashier's checks outstanding.....					
Savings deposits.....	21,523 57	24,264 05	26,054 63	27,452 51	26,232 59
Savings certificates of deposit....	105,250 17	113,280 30	118,363 47	115,175 72	112,370 08
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$276,889 34</b>	<b>\$286,560 26</b>	<b>\$285,698 56</b>	<b>\$285,374 97</b>	<b>\$289,217 62</b>

No. 277.

## ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 30, 1903.

JOHN S. WEIDMAN, *President*; ARBA Z. CAMPBELL, *Vice President*;  
ELTON J. VAN LEUVEN, *Cashier*.

DIRECTORS.—John S. Weidman, Frank G. Thiers, A. G. Struble, F. L. Keeler, F. Mitchell,  
A. Z. Campbell, Elton J. Van Leuven.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$61,639 06	\$57,384 84	\$72,366 44	\$66,566 16	\$72,523 53
Bonds, mortgages and securities..	100,896 70	111,097 66	121,271 59	122,428 81	122,505 81
Premiums paid on bonds.....					
Overdrafts.....	155 85	271 94	76 64	110 31	158 42
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	5,912 44	1,996 93	506 55	2,073 73	10,625 35
United States bonds.....					
Due from banks in reserve cities..	67,116 74	63,027 15	31,973 02	22,521 36	36,354 30
Exchanges for clearing house.....	339 84	293 66	231 79	117 76	980 66
U. S. and National bank currency	8,501 00	3,287 00	6,781 00	8,625 00	10,550 00
Gold coin.....	6,437 50	5,280 00	4,140 00	4,462 50	3,287 50
Silver coin.....	2,817 30	2,858 85	4,157 85	1,742 75	1,116 60
Nickels and cents.....	248 65	424 74	439 52	236 19	60 60
Checks, cash items and internal revenue account.....	102 99	550 02	448 15	207 91	721 31
<b>Totals.....</b>	<b>\$271,668 07</b>	<b>\$263,972 79</b>	<b>\$259,892 55</b>	<b>\$245,592 48</b>	<b>\$275,384 17</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	500 91	1,805 92	3,341 89	1,504 02	3,089 13
Dividends unpaid.....					
Commercial deposits subject to check.....	134,974 06	121,485 10	107,976 87	89,243 75	111,890 66
Commercial certificates of deposit	594 32	286 32	263 82	210 83	210 83
Due to banks and bankers.....					
Certified checks.....	100 00	300 00	300 00	300 00	
Cashier's checks outstanding.....					
Savings deposits.....	24,832 36	26,575 23	26,644 17	28,237 85	29,122 82
Savings certificates of deposit....	79,166 42	82,020 22	89,865 80	93,596 03	98,570 73
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$271,668 07</b>	<b>\$263,972 79</b>	<b>\$259,892 55</b>	<b>\$245,592 48</b>	<b>\$275,384 17</b>

No. 189.

## MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

ARTHUR P. UTTER, *President*; FRED S. CASE, *Vice President*; G. SHERMAN COLLINS, *Cashier*; HUGH H. McMILLAN, *Assistant Cashier*.

DIRECTORS.—Geo. L. Burtis, Arthur P. Utter, Will F. Cox, John McMillan, Fred S. Case, Herbert H. Everard, Geo. J. Forster.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9
Loans and discounts.....	\$116,027 95	\$85,948 86	\$125,400 08	\$135,617 92	\$130,240 54
Bonds, mortgages and securities..	49,602 99	47,140 33	49,322 25	49,572 61	49,478 46
Premiums paid on bonds.....					
Overdrafts.....	1,687 76	849 45	6,691 07	1,174 61	531 60
Banking house.....	15,126 60	15,716 33	15,716 33	15,000 00	15,000 00
Furniture and fixtures.....	900 00	900 00	900 00	911 02	911 02
Other real estate.....	900 00	900 00	900 00	900 00	900 00
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....	10,329 25	642 34	803 60	1,019 24	2,836 80
United States bonds.....					
Due from banks in reserve cities..	19,477 95	48,130 26	12,344 00	16,738 03	25,120 16
Exchanges for clearing house....					
U. S. and National bank currency	5,802 00	4,439 00	7,677 00	10,090 00	4,339 00
Gold coin.....	2,435 00	2,180 00	3,115 00	4,100 00	3,965 00
Silver coin.....	2,231 60	2,231 50	1,260 35	2,153 55	1,838 65
Nickels and cents.....	298 04	356 86	368 13	371 63	354 17
Checks, cash items and internal revenue account.....	235 37	738 85	1,000 91	3,609 25	636 87
Totals.....	\$225,054 51	\$210,173 78	\$225,498 72	\$241,257 86	\$236,152 27
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	5,200 00	5,200 00	5,200 00	5,600 00	5,600 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,752 44	5,298 01	7,274 21	5,522 13	6,304 49
Dividends unpaid.....	132 00	20 00		78 00	20 00
Commercial deposits subject to check.....	108,325 65	88,792 91	92,134 19	95,720 91	89,949 54
Commercial certificates of deposit	968 00	1,053 00	427 00	629 25	940 58
Due to banks and bankers.....					
Certified checks.....	100 00				200 00
Cashier's checks outstanding....					
Savings deposits.....	66,833 95	69,169 89	79,304 74	85,583 29	85,452 40
Savings certificates of deposit....	9,742 47	10,639 97	11,158 58	8,124 28	10,685 26
Notes and bills rediscounted.....					
Bills payable.....				10,000 00	7,000 00
Totals.....	\$225,054 51	\$210,173 78	\$225,498 72	\$241,257 86	\$236,152 27

No. 60.

## MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 14, 1887.

H. N. HOVEY, *President*; J. F. DENSLOW, PAUL S. MOON, *Vice Presidents*;  
F. E. HAMMOND, *Cashier*.

DIRECTORS.—H. N. Hovey, F. E. Hammond, J. F. Denslow, C. L. Thompson, Leonard Eyke,  
Paul S. Moon, Jas. H. Ford.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$262,826 94	\$297,010 22	\$230,978 24	\$253,031 93	\$274,884 60
Bonds, mortgages and securities..	208,393 57	210,132 84	218,930 80	230,941 89	236,157 27
Premiums paid on bonds.....	6,500 00	6,425 00	6,425 00	6,300 00	6,300 00
Overdrafts.....	656 33	1,206 21	2,240 43	2,076 84	740 82
Banking house.....					
Furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate.....	7,792 11	7,818 06	7,735 79	7,657 29	7,508 20
Due from other banks and bank- ers (not reserve cities).....				1,150 00	
Items in transit.....	16 00	61 83	1,564 85	106 80	118 95
United States bonds.....					
Due from banks in reserve cities..	62,138 08	40,358 65	106,198 82	49,394 97	39,670 02
Exchanges for clearing house....	862 47	1,755 68	1,058 63	751 02	3,004 65
U. S. and National bank currency	27,960 00	26,182 00	28,152 00	28,796 00	21,061 00
Gold coin.....	8,320 00	9,565 00	10,335 00	8,140 00	8,010 00
Silver coin.....	4,225 00	3,682 30	2,744 10	2,836 65	3,281 35
Nickels and cents.....	881 75	922 16	651 56	860 28	573 28
Checks, cash items and internal revenue account.....	352 56	235 82	289 97	423 75	88 42
<b>Totals.....</b>	<b>\$593,724 81</b>	<b>\$608,155 77</b>	<b>\$620,105 19</b>	<b>\$595,267 42</b>	<b>\$604,218 06</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,980 67	5,736 62	7,336 74	6,599 72	9,384 46
Dividends unpaid.....	159 00				
Commercial deposits subject to check.....	109,863 41	108,591 02	121,479 56	73,438 88	84,837 00
Commercial certificates of deposit	38,095 70	44,003 63	47,556 95	52,571 82	40,998 62
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	380,626 03	389,824 50	383,731 94	402,657 00	406,997 98
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$593,724 81</b>	<b>\$608,155 77</b>	<b>\$620,105 19</b>	<b>\$595,267 42</b>	<b>\$604,218 06</b>

## No. 19.

## FARMERS' AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

G. A. TRUMAN, *President*; C. W. SMITH, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS.—G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Illichman, H. R. Dickenson, C. A. Hough, C. L. Glasgow, L. E. Lentz.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$137,352 23	\$137,800 00	\$139,526 55	\$145,029 50	\$153,501 44
Bonds, mortgages and securities..	79,686 06	85,624 55	77,021 48	71,195 98	73,072 48
Premiums paid on bonds.....	1,164 74	1,159 64	859 64	859 64	812 78
Overdrafts.....	451 18	558 45	315 91	371 55	2,153 02
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	65 00	65 00			
Due from other banks and bank- ers (not reserve cities).....	5,000 00			3,030 00	
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	30,786 90	22,061 17	32,693 74	23,439 67	23,513 68
Exchanges for clearing house.....					
U. S. and National bank currency	9,844 00	10,374 00	10,672 00	10,453 00	11,061 00
Gold coin.....	3,565 00	3,550 00	3,340 00	3,360 00	3,270 00
Silver coin.....	1,850 00	1,450 00	500 00	820 00	641 24
Nickels and cents.....	95 46	52 98	20 07	14 11	20 00
Checks, cash items and internal revenue account .....	993 27	352 91	1,655 98	839 96	672 52
Totals.....	\$275,853 84	\$268,048 70	\$271,605 37	\$264,404 41	\$273,718 16
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	10,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	322 82	253 74	575 83	777 41	1,437 34
Dividends unpaid.....	22 50			15 00	
Commercial deposits subject to check.....	31,013 80	21,289 87	29,327 56	16,159 39	18,510 17
Commercial certificates of deposit	153,016 84	152,881 24	142,465 01	148,760 70	150,157 51
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	58,477 88	58,623 85	62,236 97	61,691 91	61,613 14
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					5,000 00
Totals.....	\$275,853 84	\$268,048 70	\$271,605 37	\$264,404 41	\$273,718 16

No. 311.

## THE STATE SAVINGS BANK OF NASHVILLE, NASHVILLE.

Organized May 9, 1905.

J. B. MARSHALL, *President*; H. SETTERINGTON, *Vice President*; O. J. MCQUISTION, *Cashier*.DIRECTORS.—J. B. Marshall, H. Setterington, J. C. Furniss, T. C. Downing, H. C. Zuschnitt,  
J. F. Kocher, J. Bell, E. V. Smith, O. J. McQuistion.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$20,647 75	\$26,439 35
Bonds, mortgages and securities..				7,393 40	11,377 66
Premiums paid on bonds.....					
Overdrafts.....				64	21 14
Banking house.....				3,971 61	4,500 00
Furniture and fixtures.....				1,169 59	1,500 00
Current expenses and interest paid.....				532 16	
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				1,238 20	
United States bonds.....					
Due from banks in reserve cities..				12,037 04	14,267 93
Exchanges for clearing house.....					
U. S. and National bank currency				2,556 00	2,297 00
Gold coin.....				295 00	330 00
Silver coin.....				428 00	1,090 00
Nickels and cents.....				46 49	58 66
Checks, cash items and internal revenue account.....				13 73	2,304 50
Totals.....				\$50,329 61	\$64,186 24
Liabilities.					
Capital stock paid in.....				\$21,200 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					171 96
Dividends unpaid.....					
Commercial deposits subject to check.....				8,856 38	8,189 07
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....				8,862 42	16,137 64
Savings certificates of deposit....				11,410 81	14,637 57
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$50,329 61	\$64,186 24

No. 245.

## NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

WM. F. EDMUNDS, *President*; THOMAS K. MCINNIS, *Vice President*; W. F. SWITZER, *Cashier*.

DIRECTORS.—W. F. Edmunds, Adam A. Bennett, Wm. Kurshals, Sr., O. C. Lungerhausen, Luke Broughton, Thomas K. McInnis, W. F. Switzer, Henry C. Groff, Ernest Villerot.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$53,571 68	\$55,216 46	\$57,635 62	\$55,073 79	\$57,625 75
Bonds, mortgages and securities..	31,967 67	35,267 67	41,037 67	41,710 67	41,435 42
Premiums paid on bonds.....					
Overdrafts.....	24 99	61 06	36 35	198 21	385 17
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....					400 00
Due from other banks and bank- ers (not reserve cities).....	8,994 73	2,500 75	2,983 00	3,286 57	7,955 33
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	6,386 17	9,488 88	7,354 89	11,200 91	13,479 93
Exchanges for clearing house...					
U. S. and National bank currency	2,009 00	1,551 00	1,953 00	464 00	1,274 00
Gold coin.....	2,730 00	2,475 00	2,650 00	3,010 00	3,335 00
Silver coin.....	170 00	54 00	310 75	276 30	223 95
Nickels and cents.....	73 45	43 72	36 98	16 26	21 19
Checks, cash items and internal revenue account.....	445 00	200 00	200 00	200 00	242 00
<b>Totals.....</b>	<b>\$109,972 69</b>	<b>\$110,458 54</b>	<b>\$117,798 28</b>	<b>\$119,036 71</b>	<b>\$129,977 74</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,500 00	3,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	940 66	1,968 89	2,918 27	1,403 64	2,532 17
Dividends unpaid.....	66 00	6 00		21 00	
Commercial deposits subject to check.....	15,367 93	12,263 10	10,164 06	10,281 21	11,309 48
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	53,024 18	55,148 77	61,577 83	64,025 97	74,440 59
Savings certificates of deposit.....	18,583 92	18,051 78	20,138 10	19,804 89	18,195 50
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$109,972 69</b>	<b>\$110,458 54</b>	<b>\$117,798 26</b>	<b>\$119,036 71</b>	<b>\$129,977 74</b>

## STATE BANKING DEPARTMENT.

No. 240.

## NILES CITY BANK, NILES.

Organized July 13, 1901.

CHARLES F. PEARS, *President*; GEORGE L. FAUROTE, *Vice President*;  
DICKSON S. SCOFFERN, *Cashier*.

DIRECTORS.—Charles F. Pears, Charles Bishop, Geo. L. Faurote, Samuel W. Redden, Dickson S. Scoffern, F. N. Bonine.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$62,368 77	\$62,322 31	\$58,164 09	\$55,396 27	\$68,266 30
Bonds, mortgages and securities..	49,360 75	50,905 75	55,060 00	51,995 00	49,375 00
Premiums paid on bonds.....					
Overdrafts.....	5,082 11	3,116 97	1 39	3,636 20	1,342 94
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	798 34	798 34	798 34	798 34	798 34
Items in transit.....	3,165 14	721 83	2,013 60	1,078 91	
United States bonds.....					
Due from banks in reserve cities..	23,520 66	43,386 43	34,244 03	50,609 61	49,025 00
Exchanges for clearing house....					
U. S. and National bank currency	12,583 00	4,709 00	4,347 00	6,969 00	8,721 00
Gold coin.....	5,160 00	3,550 00	1,885 00	810 00	1,260 00
Silver coin.....	1,261 85	1,064 75	1,491 45	1,264 35	1,390 95
Nickels and cents.....	161 62	216 19	172 20	121 39	92 43
Checks, cash items and internal revenue account.....	335 60	378 00	109 69	108 29	175 47
<b>Totals.....</b>	<b>\$171,297 84</b>	<b>\$178,669 57</b>	<b>\$166,386 79</b>	<b>\$180,277 36</b>	<b>\$187,947 43</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	2,000 00	2,500 00	2,500 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,264 10	791 28	1,936 64	1,788 03	2,424 47
Dividends unpaid.....		100 00		30 00	
Commercial deposits subject to check.....	86,454 92	91,716 02	90,222 40	104,422 46	108,307 19
Commercial certificates of deposit..	44,578 82	48,562 27	36,707 85	36,016 87	38,687 77
Due to banks and bankers.....					
Certified checks.....			20 00	20 00	528 00
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$171,297 84</b>	<b>\$178,669 57</b>	<b>\$166,386 79</b>	<b>\$180,277 36</b>	<b>\$187,947 43</b>



No. 36.

## THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

JAMES E. LEETE, *President*; ALBERT S. SHOLES, *Vice President*; W. MAHON, *Cashier*;  
K. M. BARBOUR, *Assistant Cashier*.

DIRECTORS.—George Peck, Albert H. Leete, F. C. Ballard, A. S. Sholes, William Mahon,  
James E. Leete, S. A. Snow.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$130,002 82	\$140,019 07	\$145,585 18	\$151,949 85	\$138,019 99
Bonds, mortgages and securities..	91,650 52	82,718 33	77,192 53	84,443 83	87,683 83
Premiums paid on bonds .....					
Overdrafts.....	414 91	1,327 25	2,417 94	699 82	1,176 55
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	7,250 00	6,650 00	2,220 00	2,000 00	2,000 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	5,257 85	1,700 09	2,090 00	641 36	603 97
United States bonds.....					
Due from banks in reserve cities..	21,738 32	16,078 31	14,607 24	21,286 08	14,608 17
Exchanges for clearing house....					
U. S. and National bank currency	4,199 00	1,888 00	5,000 00	4,610 00	5,824 00
Gold coin.....	4,275 00	4,180 00	4,635 00	3,987 50	5,440 00
Silver coin.....	1,373 20	1,130 95	255 55	625 00	813 35
Nickels and cents.....	165 94	182 25	199 50	166 51	141 15
Checks, cash items and internal revenue account.....	3,164 45	1,303 52	944 82	336 05	7,160 26
<b>Totals.....</b>	<b>\$278,993 01</b>	<b>\$266,677 77</b>	<b>\$264,647 76</b>	<b>\$290,245 50</b>	<b>\$272,921 27</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	6,304 59	5,778 27	7,108 36	3,793 87	6,302 26
Dividends unpaid.....					
Commercial deposits subject to check.....	42,769 17	31,798 39	29,498 10	24,359 35	27,817 52
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	122,175 41	120,225 73	126,682 59	138,485 56	143,934 87
Savings certificates of deposit....	35,743 84	36,875 38	36,358 71	35,806 72	34,866 62
Notes and bills rediscounted.....	12,000 00	12,000 00	5,000 00	17,800 00	
Bills payable.....					
<b>Totals.....</b>	<b>\$278,993 01</b>	<b>\$266,677 77</b>	<b>\$264,647 76</b>	<b>\$290,245 50</b>	<b>\$272,921 27</b>

No. 145.

## NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; FRANK A. MILLER, E. A. CHAPMAN, *Vice Presidents*;  
L. A. BABBITT, *Cashier*; C. L. SHAFER, *Assistant Cashier*.

DIRECTORS.—Erwin A. Chapman, Lawrence W. Simmons, Frank A. Miller, Charles H. Coldren,  
George D. Spencer, T. G. Richardson, R. C. Yerkes.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$131,995 54	\$136,379 96	\$127,864 61	\$125,102 87	\$121,376 94
Bonds, mortgages and securities..	93,644 35	89,629 71	90,454 71	95,661 01	93,937 01
Premiums paid on bonds.....					
Overdrafts. ....	288 09	110 39	389 32	225 04	375 39
Banking house.....	7,400 00	7,400 00	7,400 00	7,400 00	7,400 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	3,750 00	3,750 00	3,200 00	3,200 00	4,427 00
Due from other banks and bank- ers (not reserve cities).....					40 20
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	30,157 71	21,824 01	21,918 10	20,191 93	30,237 05
Exchanges for clearing house....					
U. S. and National bank currency	6,932 00	7,011 00	5,129 00	4,370 00	7,417 00
Gold coin.....	8,000 00	8,000 00	8,015 00	8,045 00	8,015 00
Silver coin.....	925 00	390 00	335 00	580 00	730 00
Nickels and cents.....	165 21	180 47	87 01	278 93	274 49
Checks, cash items and internal revenue account.....	81 00	462 47	194 18	129 03	258 74
<b>Totals .....</b>	<b>\$286,838 90</b>	<b>\$278,638 03</b>	<b>\$268,486 93</b>	<b>\$268,683 81</b>	<b>\$277,988 82</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	3,000 00	3,000 00
Undivided profits, less current ex- penses interest and taxes paid.	788 75	2,001 75	4,008 55	6,208 95	7,929 58
Dividends unpaid.....	15 00				
Commercial deposits subject to check.....	46,668 82	36,516 50	38,842 46	41,889 90	49,244 33
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	110,982 21	106,477 18	103,234 66	103,039 18	102,018 02
Savings certificates of deposit....	100,884 12	106,142 60	94,901 26	89,545 78	90,796 89
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$286,838 90</b>	<b>\$278,638 03</b>	<b>\$268,486 93</b>	<b>\$268,683 81</b>	<b>\$277,988 82</b>

# STATE BANKS OF MICHIGAN.

215

No. 280.

## ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 15, 1903.

JOHN YOUNG, *President*; A. V. HINKLEY, *Vice President*; J. FRANK MORFORD, *Cashier*;  
GEO. W. FREGITZER, *Assistant Cashier*.

DIRECTORS.—John Young, E. J. Lobdell, A. V. Hinkley, Wm. Greenfield, P. H. Mahoney,  
Geo. W. Glasier, Wm. B. Gregg.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$37,597 36	\$47,289 99	\$42,658 98	\$45,734 23	\$54,358 45
Bonds, mortgages and securities..	8,894 00	8,860 04	10,945 04	12,878 04	14,282 14
Premiums paid on bonds.....					
Overdrafts.....	269 49	301 35	192 28	211 23	123 66
Banking house.....	5,286 59	5,286 59	6,299 56	6,299 56	6,289 56
Furniture and fixtures.....	2,337 25	2,337 25	2,337 25	2,337 25	2,337 25
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bank- ers (not reserve cities).....	1,663 10	2,227 61	2,578 09	1,142 78	1,264 42
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	6,229 55	9,921 41	6,138 40	8,466 64	5,550 06
Exchanges for clearing house.....					
U. S. and National bank currency..	1,406 00	1,351 00	3,108 00	3,032 00	3,891 00
Gold coin.....		1,015 00	185 00	290 00	190 00
Silver coin.....	661 00	1,251 65	1,093 85	1,272 20	987 90
Nickels and cents.....	22	08	41	06	54
Checks, cash items and internal revenue account.....	1,346 36	1,544 10	2,142 71	732 52	1,103 99
<b>Totals.....</b>	<b>\$67,190 92</b>	<b>\$82,886 07</b>	<b>\$79,179 57</b>	<b>\$83,896 51</b>	<b>\$91,878 97</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.	913 91	1,490 80	1,754 42	2,369 82	2,868 56
Dividends unpaid.....					
Commercial deposits subject to check.....	18,453 41	30,633 17	21,313 54	22,321 65	26,116 79
Commercial certificates of deposit	1,023 27	644 87	3,584 12	821 09	1,294 12
Due to banks and bankers.....					
Certified checks.....	52 01				71 48
Cashier's checks outstanding.....					
Savings deposits.....	15,303 87	19,100 57	20,355 64	21,922 52	23,395 92
Savings certificates of deposit.....	5,444 45	6,016 66	7,171 85	5,461 43	7,132 10
Notes and bills rediscounted.....					
Bills payable.....	1,000 00			6,000 00	6,000 00
<b>Totals.....</b>	<b>\$67,190 92</b>	<b>\$82,886 07</b>	<b>\$79,179 57</b>	<b>\$83,896 51</b>	<b>\$91,878 97</b>

## ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; ALF. G. HADDRILL, *Vice President*; LEE EARLE, *Cashier*.

DIRECTORS.—Ira Carpenter, Alf. G. Haddrill, Samuel A. Flumerfelt, Geo. Swayze, Powell Carpenter, A. S. Laird, W. Will Lyons.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$48,999 83	\$49,465 29	\$46,000 75	\$47,281 09	\$50,080 49
Bonds, mortgages and securities..	97,153 00	94,428 00	99,906 85	100,206 85	103,457 85
Premiums paid on bonds.....					
Overdrafts.....		8 90		44	70 06
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,988 37	4,591 98	3,940 52	5,220 84	2,719 38
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	15,122 06	27,008 39	17,879 22	13,284 22	14,263 78
Exchanges for clearing house....					
U. S. and National bank currency	5,356 00	3,640 00	5,841 00	4,890 00	4,050 00
Gold coin.....	1,440 00	1,280 00	1,785 00	1,900 00	2,030 00
Silver coin.....	756 25	653 00	599 60	1,247 10	698 23
Nickels and cents.....	126 02	120 01	88 00	122 07	154 00
Checks, cash items and internal revenue account.....	446 34	1,765 72	2 66	634 79	353 93
<b>Totals.....</b>	<b>\$172,387 87</b>	<b>\$183,941 29</b>	<b>\$177,613 60</b>	<b>\$175,777 40</b>	<b>\$178,857 72</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	11,500 00	11,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,103 66	2,199 69	2,345 51	1,439 48	2,071 57
Dividends unpaid.....	12 00				
Commercial deposits subject to check.....	18,857 55	25,607 14	20,439 72	19,741 64	17,890 58
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	35,049 10	36,438 58	36,412 49	35,506 12	34,276 59
Savings certificates of deposit....	92,365 56	94,695 88	93,415 88	92,590 16	95,618 98
Notes and bills rediscounted....					
Bills payable.....					2,500 00
<b>Totals.....</b>	<b>\$172,387 87</b>	<b>\$183,941 29</b>	<b>\$177,613 60</b>	<b>\$175,777 40</b>	<b>\$178,857 72</b>

## STATE BANKS OF MICHIGAN.

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No. 199.

## STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

WM. R. SHAW, *President*; M. L. TAFT, *Vice President*; JOHN H. ROBSON, *Cashier*.

DIRECTORS.—Henry A. Potter, O. B. Campbell, Wm. R. Shaw, Absalom Woodworth, John H. Robson, M. L. Taft, W. H. Robson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$85,555 44	\$90,307 00	\$82,948 82	\$87,786 98	\$96,667 88
Bonds, mortgages and securities..	43,713 60	49,063 60	46,853 60	46,578 60	46,503 60
Premiums paid on bonds.....					
Overdrafts.....	1,350 64	507 06	90 86		
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,250 00	1,200 00	1,200 00
Other real estate.....	8,050 00	2,050 00	2,050 00	1,500 00	1,500 00
Due from other banks and bank- ers (not reserve cities).....	155 87	430 89	106 63	295 32	358 41
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	21,984 58	6,997 44	15,223 68	10,574 03	11,525 40
Exchanges for clearing house.....					
U. S. and National bank currency	10,380 00	8,157 00	8,129 00	5,746 00	10,536 00
Gold coin.....	2,005 00	2,035 00	2,010 00	2,135 00	2,000 00
Silver coin.....	1,875 00	1,288 00	1,845 75	993 30	1,628 35
Nickels and cents.....	151 66	206 90	157 10	122 70	141 88
Checks, cash items and internal revenue account.....					
Totals.....	\$179,721 79	\$165,542 89	\$164,165 44	\$160,431 93	\$175,561 52
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,500 00	4,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	153 02	428 65	1,553 34	393 58	1,048 86
Dividends unpaid.....	120 00				
Commercial deposits subject to check.....	43,201 65	27,142 32	27,825 26	27,763 97	33,982 14
Commercial certificates of deposit.	95,042 52	96,426 04	93,981 14	88,663 47	96,124 98
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	12,204 60	12,545 88	11,805 70	14,110 91	14,905 54
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$179,721 79	\$165,542 89	\$164,165 44	\$160,431 93	\$175,561 52

## CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

I. H. KEELER, *President*; WILLIAM H. BIGELOW, *Vice President*; G. L. TAYLOR, *Cashier*.

DIRECTORS.—I. H. Keeler, Willis E. Hall, James W. Simmons, Martin C. Dawes, Albert Todd, Rudolph Colby, Geo. L. Keeler, M. S. Keeler, William H. Bigelow.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$188,392 09	\$209,567 06	\$211,310 40	\$198 042 19	\$236,207 00
Bonds, mortgages and securities..	145,590 15	130,628 76	145,225 76	179,130 51	220,930 51
Premiums paid on bonds.....					
Overdrafts.....	3,062 55	1,227 05	1,169 81	173 93	2,368 42
Banking house.....	-15,734 71	15,734 71	15,734 71	15,850 00	15,850 00
Furniture and fixtures.....	2,700 00	2,700 00	2,700 00	3,000 00	3,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....					
Items in transit.....	4,181 89	4,393 95	916 73	3,864 24	8,089 89
United States bonds.....					
Due from banks in reserve cities..	59,313 71	45,701 34	55,062 33	103,609 34	50,942 01
Exchanges for clearing house.....	486 69	2,921 19	3,871 30		392 19
U. S. and National bank currency	20,002 00	17,281 00	33,324 00	16,924 00	23,759 00
Gold coin.....	1,510 00	1,820 00	1,690 00	2,795 00	5,010 00
Silver coin.....	4,942 00	4,824 50	3,518 00	3,134 50	3,664 00
Nickels and cents.....	661 04	765 67	881 88	253 33	159 04
Checks, cash items and internal revenue account.....	66 40	71 69	2 69	2,464 78	12 00
Totals.....	\$446,663 23	\$446,636 92	\$475,407 61	\$529,241 82	\$570,384 06
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,300 00	4,300 00
Undivided profits, less current ex- penses, interest and taxes paid.	318 49	1,692 11	3,185 59	1,658 60	2,823 78
Dividends unpaid.....					
Commercial deposits subject to check.....	96,323 23	77,214 67	93,564 91	99,568 20	117,483 29
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....		100 00	41 95	125 00	54 54
Cashier's checks outstanding.....					
Savings deposits.....	128,394 64	129,650 51	129,458 75	139,460 73	137,647 54
Savings certificates of deposit....	167,626 87	183,979 63	195,156 41	234,129 29	258,074 91
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$446,663 23	\$446,636 92	\$475,407 61	\$529,241 82	\$570,384 06

No. 112.

## OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHARLES E. RIGLEY, *President*; CHARLES W. GALE, *Vice President*; A. D. WHIPPLE, *Cashier*;  
G. H. SWEET, *Assistant Cashier*.

DIRECTORS.—Charles E. Rigley, William A. Woodard, Charles W. Gale, Geo. T. Mason,  
W. M. Kilpatrick, Wade B. Camburn, E. F. Dudley.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$187,580 33	\$195,056 87	\$224,994 51	\$235,185 06	\$259,715 96
Bonds, mortgages and securities..	166,933 36	172,464 54	173,809 68	182,762 92	193,092 23
Premiums paid on bonds.....					
Overdrafts.....	588 56	794 36	4,050 12	2,379 07	928 84
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	12,075 00	11,375 00	11,375 00	10,900 00	10,900 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	13,403 65	10,090 08	5,336 83	8,045 44	15,021 88
United States bonds.....					
Due from banks in reserve cities..	43,736 02	56,041 09	52,441 23	86,273 79	96,719 40
Exchanges for clearing house....					
U. S and National bank currency	15,790 00	4,282 00	21,085 00	21,974 00	20,678 00
Gold coin.....	13,510 00	11,355 00	10,815 00	8,632 50	14,402 50
Silver coin.....	4,989 00	3,933 80	6,642 15	5,771 75	5,122 82
Nickels and cents.....	448 66	477 26	326 66	341 18	214 28
Checks, cash items and internal revenue account.....	209 03	470 75	475 18	2,182 16	2,881 94
<b>Totals.....</b>	<b>\$475,243 61</b>	<b>\$482,340 75</b>	<b>\$527,351 36</b>	<b>\$580,447 87</b>	<b>\$635,677 85</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	13,000 00	13,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,121 09	3,289 20	3,130 32	1,988 31	1,978 28
Dividends unpaid.....					
Commercial deposits subject to check.....	68,054 75	42,930 83	98,736 18	107,962 14	135,357 22
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	164,638 52	179,117 13	167,181 87	179,811 11	178,515 79
Savings certificates of deposit.....	128,429 25	145,003 59	146,302 99	177,686 31	206,826 56
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$475,243 61</b>	<b>\$482,340 75</b>	<b>\$527,351 36</b>	<b>\$580,447 87</b>	<b>\$635,677 85</b>

No. 328.

## \*THE FARMERS' STATE BANK OF OXFORD.

Organized November 25, 1905.

G. W. MACKINNON, *President*; J. B. SHOEMAKER, MARK L. HAGLE, *Vice Presidents*;  
W. W. LYONS, *Cashier*.

DIRECTORS.—G. W. MacKinnon, J. B. Shoemaker, P. Ensley, Theo. C. V. Kline, Mark L. Hagle, Frank J. Varran.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					
Bonds, mortgages and securities.....					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities.....					
Exchanges for clearing house....					
U. S. and National bank currency.....					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.....					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit.....					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....					

\*Commenced business December 21, 1905.



No. 34.

## OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*;  
CLARENCE E. STANTON, *Cashier*.

DIRECTORS.—Charles F. Tunstead, William J. Tunstead, C. L. Randall, Clarence E. Stanton,  
R. H. Glasple, Wm. Reed.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$182,875 82	\$177,828 09	\$194,112 53	\$204,179 34	\$202,312 73
Bonds, mortgages and securities..	145,299 10	150,963 90	160,010 21	163,418 44	164,035 78
Premiums paid on bonds.....					
Overdrafts.....	69 58	70 23	59 55	212 33	136 00
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	200 00	200 00	200 00		
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,907 05	592 74	28 25	143 22	1,061 05
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	54,806 85	58,090 44	51,464 21	35,921 67	36,039 09
Exchanges for clearing house....					
U. S. and National bank currency	4,815 00	5,083 00	7,973 00	6,563 00	8,354 00
Gold coin.....	7,827 50	8,190 00	8,075 00	8,460 00	8,402 50
Silver coin.....	900 45	809 30	501 80	1,222 30	631 75
Nickels and cents.....	410 52	345 56	288 46	437 11	394 99
Checks, cash items and internal revenue account.....	1,165 57	780 23	313 96	231 45	460 75
<b>Totals.....</b>	<b>\$403,277 44</b>	<b>\$405,953 49</b>	<b>\$426,026 97</b>	<b>\$428,788 86</b>	<b>\$424,828 64</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,835 71	7,167 17	11,175 00	6,205 64	17,480 25
Dividends unpaid.....	470 00			400 00	50 00
Commercial deposits subject to check.....	38,744 71	36,928 96	29,640 09	28,347 85	42,662 76
Commercial certificates of deposit	4,005 88	4,448 44	13,956 28	18,071 28	402 50
Due to banks and bankers .....	7,107 55	4,364 46	15,804 08	8,908 41	5,457 82
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	169,922 31	166,774 10	169,131 57	171,133 65	175,935 93
Savings certificates of deposit....	108,191 28	116,270 36	116,319 95	125,722 03	117,839 38
Guarantee fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....					
Bills payable.....					5,000 00
<b>Totals.....</b>	<b>\$403,277 44</b>	<b>\$405,953 49</b>	<b>\$426,026 97</b>	<b>\$428,788 86</b>	<b>\$424,828 64</b>

## STATE BANKING DEPARTMENT.

No. 59.

## PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

M. L. DECKER, *President*; J. J. WOODMAN, *Vice President*; JOHN W. FREE, *Cashier*;  
J. B. SHOWERMAN, *Assistant Cashier*.

DIRECTORS.—M. L. Decker, F. W. Sellick, W. R. Sellick, J. J. Woodman, L. H. Titus,  
J. W. Free, Daniel Morrison, E. A. Wildey.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$119,462 20	\$118,137 26	\$124,073 52	\$110,715 59	\$122,278 29
Bonds, mortgages and securities..	65,865 20	72,800 47	61,566 53	62,040 53	60,680 53
Premiums paid on bonds.....					
Overdrafts.....	532 47	233 80	324 34	235 95	475 13
Banking house.....					
Furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate.....	1,800 00	1,800 00	3,100 00	3,100 00	3,100 00
Due from other banks and bank- ers (not reserve cities).....	200 00	50 00	350 00	864 00	1,437 54
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	47,935 58	71,125 50	24,145 15	9,542 18	13,103 63
Exchanges for clearing house....					
U. S. and National bank currency	5,837 00	7,195 00	5,941 00	7,694 00	6,477 00
Gold coin.....	7,155 00	7,070 00	7,005 00	7,190 00	7,055 00
Silver coin.....	1,571 50	1,048 45	942 90	845 00	999 85
Nickels and cents.....	107 87	113 26	110 71	108 54	107 07
Checks, cash items and internal revenue account.....	540 49	161 11	457 00	1,552 17	743 94
<b>Totals.....</b>	<b>\$253,807 31</b>	<b>\$282,534 85</b>	<b>\$230,816 15</b>	<b>\$206,687 96</b>	<b>\$219,237 97</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,500 00	4,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,079 68	1,314 04	2,157 23	562 21	1,537 01
Dividends unpaid.....					
Commercial deposits subject to check.....	71,426 44	110,450 13	55,749 56	41,674 21	44,880 21
Commercial certificates of deposit	137,301 19	128,770 68	128,909 36	119,951 54	128,350 75
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$253,807 31</b>	<b>\$282,534 85</b>	<b>\$230,816 15</b>	<b>\$206,687 96</b>	<b>\$219,237 97</b>

No. 247.

## STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President*; LEWIS E. COCHRAN, *Vice President*; IRA BRICKER, *Cashier*;  
HOWARD FOSTER, *Assistant Cashier*.

DIRECTORS.—James Foster, Lewis E. Cochran, Harry M. Waterman, Harry E. Palmer,  
James McColl, Harvey Tappan, Ira Bricker.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$86,347 51	\$87,908 91	\$86,223 78	\$87,799 42	\$82,521 07
Bonds, mortgages and securities..	6,155 50	5,980 50	6,740 50	6,815 50	6,703 00
Premiums paid on bonds.....					
Overdrafts.....	162 33	508 06	3 51	261 09	39 94
Banking house.....					
Furniture and fixtures.....	929 80	929 80	944 40	1,644 80	1,911 05
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				110 00	
United States bonds.....					
Due from banks in reserve cities..	17,381 16	10,365 57	9,835 19	17,495 00	17,919 88
Exchanges for clearing house....					
U. S. and National bank currency	4,858 00	5,141 00	5,232 00	2,061 00	5,052 00
Gold coin.....	815 00	825 00	730 00	780 00	560 00
Silver coin.....	479 85	588 75	413 75	39 45	446 06
Nickels and cents.....	15 21	60 39	77 36	61 01	52 46
Checks, cash items and internal revenue account.....			1,655 00		
<b>Totals.....</b>	<b>\$117,144 36</b>	<b>\$112,307 98</b>	<b>\$111,855 49</b>	<b>\$117,047 27</b>	<b>\$115,195 45</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,559 81	5,237 30	6,275 65	5,629 94	6,686 24
Dividends unpaid.....					
Commercial deposits subject to check.....	26,101 65	21,517 67	18,793 96	13,712 18	15,788 91
Commercial certificates of deposit	52,704 93	53,067 40	51,250 72	50,502 26	50,608 79
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	4,777 97	4,485 61	4,535 16	5,202 89	5,111 51
Savings certificates of deposit.....					
Notes and bills rediscounted.....			3,000 00		
Bills payable.....					
<b>Totals.....</b>	<b>\$117,144 36</b>	<b>\$112,307 98</b>	<b>\$111,855 49</b>	<b>\$117,047 27</b>	<b>\$115,195 45</b>

## STATE BANKING DEPARTMENT.

No. 132.

## STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President*; C. H. CALKINS, R. B. DAVIS, *Vice Presidents*; C. M. SPALDING, *Cashier*; L. A. SPALDING, *Assistant Cashier*.

DIRECTORS.—R. S. Olcott, Clifton M. Spalding, C. H. Calkins, Mrs. M. A. Marshall, Eugene Botsford, E. B. Davis.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$59,382 49	\$63,653 79	\$56,920 86	\$48,830 47	\$50,218 29
Bonds, mortgages and securities..	15,933 18	19,651 18	18,704 18	18,399 18	19,169 18
Premiums paid on bonds.....					
Overdrafts.....	250 41	128 35	88 37	138 77	353 50
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....	2,000 00	2,000 00	5,922 25	5,922 25	4,722 25
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	24,099 13	8,327 94	5,158 36	2,615 29	7,939 99
Exchanges for clearing house....					
U. S. and National bank currency	4,066 00	1,706 00	453 00	2,030 00	2,326 00
Gold coin.....	4,165 00	3,910 00	4,020 00	4,135 00	4,495 00
Silver coin.....	509 00	142 75	104 75	546 25	302 70
Nickels and cents.....	50 62	33 25	31 33	33 52	22 51
Checks, cash items and internal revenue account.....	45 72	588 01	69 65	54 16	74 13
Totals.....	\$113,901 55	\$103,541 27	\$94,872 75	\$86,104 89	\$93,023 64
Liabilities.					
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,227 79	1,893 97	2,318 76	150 71	908 82
Dividends unpaid.....	165 00	50 00	50 00		
Commercial deposits subject to check.....	41,335 87	30,520 99	24,371 41	20,663 48	27,831 73
Commercial certificates of deposit	46,172 89	46,076 31	43,132 58	39,065 70	39,283 09
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....				1,225 00	
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$113,901 55	\$103,541 27	\$94,872 75	\$86,104 89	\$93,023 64

## STATE BANKS OF MICHIGAN.

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No. 119.

## THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

LEON CHICHESTER, *President*; GEO. S. RICE, *Vice-President*; W. F. HOPKINS, *Cashier*.

DIRECTORS.—Leon Chichester, Geo. S. Rice, Fred I. Chichester, Wm. G. McCune, E. R. Sly.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$294,582 80	\$292,872 18	\$296,180 00	\$303,611 44	\$296,366 08
Bonds, mortgages and securities..	41,287 43	42,468 57	21,006 03	42,544 06	35,562 45
Premiums paid on bonds.....					
Overdrafts.....	102 35	324 16	913 19	661 22	1,161 71
Banking house.....	13,500 00	13,500 00	13,500 00	13,500 00	13,500 00
Furniture and fixtures.....	3,358 20	3,174 51	3,174 51	3,174 51	4,074 51
Other real estate.....	2,500 92	2,219 55	2,219 55	2,219 55	2,219 55
Due from other banks and bank- ers (not reserve cities).....		45 29	20 16	273 49	572 43
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	39,317 54	26,061 53	33,378 40	15,565 23	37,635 37
Due from United States Treasury				400 00	
Exchanges for clearing house....					
U. S. and National bank currency	12,516 00	7,717 00	10,343 00	13,400 00	11,540 00
Gold coin.....	7,538 70	7,683 70	8,998 55	11,366 05	12,891 05
Silver coin.....	5,113 75	3,601 00	4,259 75	5,456 00	10,577 00
Nickels and cents.....	1,538 12	1,588 98	1,643 07	792 43	1,161 92
Checks, cash items and internal revenue account.....	1,311 29	1,247 08	2,283 31	3,895 77	3,885 70
Totals.....	\$422,667 19	\$402,503 55	\$398,020 21	\$416,879 75	\$433,138 37
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	23,679 45	26,638 53	29,234 77	23,297 73	26,133 80
Dividends unpaid.....	35 00				
Commercial deposits subject to check.....	179,704 88	143,968 82	124,614 39	153,265 47	150,331 26
Commercial certificates of deposit	17,348 74	12,876 95	4,599 51	2,338 96	1,228 96
Due to banks and bankers.....	2,005 03	2,479 74	825 65	2,604 44	20,249 60
Certified checks.....	800 00		21 19		10 00
Cashier's checks outstanding.....					
Savings deposits.....	68,896 84	71,436 59	75,727 16	83,577 67	89,259 05
Savings certificates of deposit.....	70,495 25	85,102 92	78,800 04	78,667 28	85,925 61
Notes and bills rediscounted.....			24,197 80	13,128 20	
Bills payable.....					
Totals.....	\$422,667 19	\$402,503 55	\$398,020 21	\$416,879 75	\$433,138 37

No. 282.

## CITIZENS' STATE BANK, PLAINWELL.

Organized October 27, 1903.

JOHN N. RANSOM, *President*; J. W. GILKEY, *Vice President*; A. I. SHEPARD, *Cashier*;  
E. W. BOWMAN, *Assistant Cashier*.

DIRECTORS.—J. N. Ransom, T. G. Bacheider, E. P. Hackley, E. W. Bowman, F. F. Patterson,  
A. I. Shepard.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$90,403 76	\$98,526 17	\$110,414 99	\$112,879 77	\$114,820 22
Bonds, mortgages and securities ..	34,123 00	34,123 00	35,423 00	35,073 00	34,948 00
Premiums paid on bonds.....					
Overdrafts.....	199 34	26 28	423 22	600 33	129 44
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures .....	1,926 69	1,996 69	1,996 69	1,996 69	1,996 69
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....	35,390 65	20,632 92	15,790 74	13,286 93	5,171 73
Items in transit.....	7,149 20	1,961 38	813 03	3,162 83	13,129 58
United States bonds.....					
Due from banks in reserve cities..	18,006 86	22,156 46	13,041 08	19,185 31	30,775 81
Exchanges for clearing house....					
U. S. and National bank currency	6,466 00	2,372 00	7,320 00	3,573 00	2,404 00
Gold coin.....	3,555 00	3,620 00	4,705 00	6,150 00	5,977 50
Silver coin.....	2,136 00	2,104 20	1,355 60	1,041 85	626 45
Nickels and cents.....	73 66	68 77	34 17	31 88	81 86
Checks, cash items and internal revenue account.....	1,915 15	941 81	2,095 64	1,109 95	1,575 88
Totals.....	\$205,445 31	\$192,029 68	\$196,913 16	\$201,591 54	\$215,137 16
Liabilities.					
Capital stock paid in.....	\$24,000 00	\$24,000 00	\$24,000 00	\$24,000 00	\$24,000 00
Surplus fund.....	1,100 00	1,100 00	1,100 00	1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	673 82	1,444 03	1,960 20	382 13	943 90
Dividends unpaid.....	483 00			15 00	
Commercial deposits subject to check.....	60,710 38	41,753 34	39,505 91	34,136 32	47,169 05
Commercial certificates of deposit	106,500 84	109,187 89	114,121 01	124,736 05	121,905 55
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding .....					
Savings deposits.....	11,977 27	14,544 42	16,226 04	16,822 04	19,618 66
Savings certificates of deposit .....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$205,445 31	\$192,029 68	\$196,913 16	\$201,591 54	\$215,137 16

No. 99,

## PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

C. A. FISHER, *President*; T. V. QUACKENBUSH, *Vice President*; E. K. BENNETT, *Cashier*;  
C. S. BUTTERFIELD, *Assistant Cashier*.

DIRECTORS.—Wm. Livingstone, C. A. Fisher, J. B. Tillotson, George S. Van Sickle, T. V. Quackenbush, E. K. Bennett, W. O. Allen, T. C. Sherwood, Hoyt Post, D. D. Allen, O. A. Fraser, P. Van Voorhies, John Henderson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$216,508 59	\$207,674 44	\$204,797 88	\$202,203 03	\$197,109 63
Bonds, mortgages and securities..	151,148 00	150,816 23	161,195 00	155,710 00	166,195 00
Premiums paid on bonds.....					
Overdrafts.....	36 53	33 03	109 25	116 06	209 05
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....	13,200 00	13,200 00	13,137 36	11,287 36	11,287 36
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		1,218 98	133 65	495 60	815 62
United States bonds.....					
Due from banks in reserve cities..	72,266 91	59,791 42	33,941 67	51,071 25	60,242 98
Exchanges for clearing house....					
U. S. and National bank currency	13,471 00	8,428 00	5,274 00	7,813 00	10,233 00
Gold coin.....	10,268 50	7,943 50	9,843 50	9,913 50	10,398 50
Silver coin.....	2,480 30	1,879 40	1,792 80	1,800 35	1,886 30
Nickels and cents.....	16 59	28 89	65 38	76 31	88 89
Checks, cash items and internal revenue account.....	618 97	1,056 20	713 71	124 77	361 71
<b>Totals.....</b>	<b>\$489,015 39</b>	<b>\$461,070 09</b>	<b>\$440,004 20</b>	<b>\$449,611 23</b>	<b>\$467,828 04</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	13,000 00	13,000 00	13,000 00	14,000 00	14,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,750 81	3,625 99	5,478 27	3,264 05	6,173 88
Dividends unpaid.....	422 75			21 00	
Commercial deposits subject to check.....	98,099 68	63,172 19	47,368 71	60,500 06	65,375 38
Commercial certificates of deposit	486 07	166 57	105 00	105 00	105 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	218,519 50	214,277 42	210,494 63	215,881 76	225,465 32
Savings certificates of deposit....	81,736 58	91,827 92	88,557 59	80,839 36	81,708 46
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$489,015 39</b>	<b>\$461,070 09</b>	<b>\$440,004 20</b>	<b>\$449,611 23</b>	<b>\$467,828 04</b>

## STATE BANKING DEPARTMENT.

No. 375.

## AMERICAN SAVINGS BANK, PONTIAC.

Organized April 28, 1903.

H. S. CHAPMAN, *President*; ALBERT G. GRIGGS, *Vice President*; A. F. NEWBERRY, *Cashier*.

DIRECTORS.—Fred B. Giddings, F. J. Poole, Oliver Perry, E. A. Farmer, A. G. Griggs, G. W. Dickinson, H. S. Chapman, A. F. Newberry, C. A. Burr.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$119,797 91	\$117,639 95	\$111,732 84	\$126,480 49	\$125,021 80
Bonds, mortgages and securities..	102,059 45	114,324 71	121,068 71	123,305 21	124,759 31
Premiums paid on bonds.....	100 00	100 00	100 00	100 00	100 00
Overdrafts.....	816 87	938 69	1,500 25	804 43	1,295 67
Banking house.....					
Furniture and fixtures.....	7,183 92	7,183 92	7,183 92	6,429 74	6,429 74
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		601 95	567 55	817 07	1,773 62
United States bonds... ..					
Due from banks in reserve cities..	73,800 89	56,539 68	36,406 01	31,198 10	27,014 95
Exchanges for clearing house....					
U. S. and National bank currency	35,663 00	11,568 00	10,134 00	12,735 00	8,185 00
Gold coin.....	4,965 00	6,000 00	7,597 50	10,725 00	7,330 00
Silver coin.....	1,044 00	865 00	622 50	1,226 00	2,043 00
Nickels and cents.....	15 87	25 85	78 13	111 75	120 15
Checks, cash items and internal revenue account.....	1,306 06	2,060 08	989 88	249 75	1,079 45
<b>Totals.....</b>	<b>\$346,152 97</b>	<b>\$317,247 83</b>	<b>\$297,622 79</b>	<b>\$314,242 54</b>	<b>\$305,152 69</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				1,000 00	1,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,855 26	2,831 26	3,623 92	1,145 02	2,308 80
Dividends unpaid.....				90 00	33 00
Commercial deposits subject to check.....	121,327 49	83,479 89	56,430 16	68,641 87	46,531 62
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	72,402 54	77,157 81	87,731 54	92,752 54	96,219 87
Savings certificates of deposit....	100,567 68	103,778 87	99,837 17	100,613 11	109,059 90
Notes and bills rediscounted...					
Bills payable.....					
<b>Totals.....</b>	<b>\$346,152 97</b>	<b>\$317,247 83</b>	<b>\$297,622 79</b>	<b>\$314,242 54</b>	<b>\$305,152 69</b>



# STATE BANKS OF MICHIGAN.

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No. 144.

## FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

ABIRAM PARKER, *President*; WILLIAM H. DAWSON, *Vice President*;  
CHARLES E. WALDO, *Cashier*.

DIRECTORS.—Abram Parker, C. G. Freeman, C. M. Crofoot, John H. Patterson, W. H. Dawson, C. E. Waldo, F. G. Jacobs.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$834,988 82	\$836,162 35	\$864,854 52	\$900,935 61	\$931,299 41
Bonds, mortgages and securities..	154,464 89	162,645 79	158,817 97	179,888 43	219,928 43
Premiums paid on bonds.....					
Overdrafts.....	1,035 79	1,635 75	3,496 74	1,406 83	1,826 31
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,669 00	3,669 00	3,600 00	2,900 00	4,000 00
Other real estate.....	8,085 41	8,085 41	8,085 41	7,085 41	9,145 41
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	3,666 62	2,521 31	1,229 36	1,449 65	11,115 44
United States bonds.....					
Due from banks in reserve cities..	137,274 51	71,665 98	77,722 14	190,384 52	125,272 23
Exchanges for clearing house....	1,069 00	2,400 00	3,500 00	1,000 00	1,000 00
U. S. and National bank currency	32,588 06	27,267 00	31,652 00	41,099 00	43,259 09
Gold coin.....	33,939 00	36,010 00	30,950 00	27,017 50	26,930 00
Silver coin.....	4,669 69	3,400 00	3,600 00	6,300 00	4,154 00
Nickels and cents.....	1,169 00	1,317 82	851 46	740 56	650 53
Checks, cash items and internal revenue account.....	199 83	506 03	309 22	407 14	450 29
<b>Totals.....</b>	<b>\$1,223,564 56</b>	<b>\$1,164,217 39</b>	<b>\$1,195,658 82</b>	<b>\$1,267,605 65</b>	<b>\$1,286,121 04</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	15,289 27	23,260 51	28,645 82	21,293 01	24,796 92
Dividends unpaid.....	660 00	160 00		220 00	50 00
Commercial deposits subject to check.....	205,635 85	122,194 85	137,146 73	131,040 94	164,386 47
Commercial certificates of deposit	505,244 27	512,343 18	517,606 34	575,243 59	539,906 49
Due to banks and bankers.....	4,461 26	2,645 84	172 72	1,148 29	1,049 71
Certified checks.....	1,024 18				406 72
Cashier's checks outstanding.....					
Savings deposits.....	370,554 23	383,007 51	391,481 71	418,054 32	435,369 23
Savings certificates of deposit.....	605 50	605 50	605 50	605 50	155 50
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,223,564 56</b>	<b>\$1,164,217 39</b>	<b>\$1,195,658 82</b>	<b>\$1,267,605 65</b>	<b>\$1,286,121 04</b>

## OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*;  
G. F. PERRY, *Assistant Cashier*.

DIRECTORS.—Joshua Hill, H. F. Messinger, Chauncey Brace, J. A. Graley, James A. Jacokes,  
H. W. Green, S. J. Patterson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$248,020 24	\$258,560 26	\$280,243 47	\$248,092 38	\$282,965 18
Bonds, mortgages and securities..	228,264 02	236,129 73	245,928 52	255,256 42	262,208 84
Premiums paid on bonds.....					
Overdrafts.....	2,901 29	1,513 20	2,342 20	1,270 47	536 89
Banking house.....				6,800 00	6,800 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	1,930 00	4,764 58	1,874 58	1,874 58	36 92
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	670 00	170 00	239 50	215 74	1,268 30
United States bonds.....					
Due from banks in reserve cities..	51,127 20	65,385 08	53,809 45	82,789 08	58,381 37
Exchanges for clearing house....	2,397 51	3,661 20	1,430 17	598 75	404 07
U. S. and National bank currency	22,942 00	13,469 00	11,793 00	15,339 00	16,134 00
Gold coin.....	8,657 50	10,152 50	13,270 00	10,672 50	14,406 00
Silver coin.....	1,908 00	1,810 49	1,430 35	1,189 50	2,100 00
Nickels and cents.....	387 46	375 00	66 57	52 47	70 41
Checks, cash items and internal revenue account.....	752 50	576 56	596 22	2,212 27	2,515 93
Totals.....	\$572,957 72	\$599,567 60	\$616,024 03	\$629,363 16	\$650,827 91
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,100 00	7,100 00	7,100 00	7,500 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	358 96	1,253 68	4,559 86	1,978 43	4,463 52
Dividends unpaid.....	120 00			44 00	
Commercial deposits subject to check.....	60,500 91	61,270 74	67,763 11	80,313 89	80,649 19
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	252,844 24	273,504 97	270,642 99	282,349 83	290,955 24
Savings certificates of deposit.....	192,533 61	200,005 71	215,958 07	207,177 01	217,259 96
Notes and bills rediscounted.....		6,432 50			
Bills payable.....	9,500 00				
Totals.....	\$572,957 72	\$599,567 60	\$616,024 03	\$629,363 16	\$650,827 91

No. 211.

## PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

S. S. MATTHEWS, *President*; FRANK H. HALE, *Vice President*; CRAMER SMITH, *Cashier*.

DIRECTORS.—Salmon S. Matthews, Frank H. Carroll, Elmer R. Webster, S. J. Tomlinson, Cramer Smith, F. H. Hale, J. W. Smith.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$320,847 58	\$371,516 47	\$362,442 62	\$340,926 79	\$332,494 16
Bonds, mortgages and securities..	280,691 65	271,221 09	277,412 86	260,578 01	290,819 73
Premiums paid on bonds.....		68 00	68 00	68 00	68 00
Overdrafts.....	2,660 35	1,260 30	373 59	1,104 90	1,394 45
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	4,800 00	4,800 00	4,800 00	4,800 00	4,800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	5,140 80	5,140 80			
Items in transit.....	4,890 97	6,778 04	2,791 72	2,627 86	5,241 03
United States bonds.....		1,700 00	1,700 00	1,700 00	1,700 00
Due from banks in reserve cities..	87,002 64	115,451 95	74,147 10	64,958 02	72,275 80
Exchanges for clearing house..	2,528 70	1,930 53	399 49	567 30	1,492 82
U. S. and National bank currency	11,267 00	18,368 00	16,416 00	18,900 00	14,651 00
Gold coin.....	16,070 00	20,185 00	18,085 00	14,531 36	11,700 00
Silver coin.....	1,848 50	1,876 10	1,634 00	3,121 40	2,121 10
Nickels and cents.....	357 19	362 41	299 89	385 31	426 86
Checks, cash items and internal revenue account.....	1,435 72	777 80	25 00	112 86	9 45
Totals.....	\$748,041 10	\$829,936 49	\$769,095 27	\$752,882 41	\$747,694 40
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,500 00	12,500 00	15,000 00	17,000 00	17,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,838 02	8,213 22	7,264 96	2,858 47	5,986 20
Dividends unpaid.....	120 00	30 00	45 00	30 00	30 00
Commercial deposits subject to check.....	130,582 17	203,524 48	135,585 71	108,635 27	85,547 56
Commercial certificates of deposit	1,644 12	462 12	297 00	47 00	
Due to banks and bankers.....	62,874 59	50,294 83	41,465 96	34,862 97	36,044 03
Certified checks.....	136 96	656 34	2,619 86	500 30	107 33
Cashier's checks outstanding.....		2 00	638 85	37 40	201 65
Savings deposits.....	237,876 85	239,985 05	248,438 13	260,718 68	259,399 75
Savings certificates of deposit....	247,468 39	264,268 45	261,735 11	278,192 32	283,377 88
Notes and bills rediscounted.....			6,004 69		
Bills payable.....					10,000 00
Totals.....	\$748,041 10	\$829,936 49	\$769,095 27	\$752,882 41	\$747,694 40

## STATE BANKING DEPARTMENT.

No. 75.

## THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

A. D. BENNETT, *President*; JAS. A. DAVIDSON, JNO. G. O'NEILL, *Vice Presidents*;  
C. N. RUNNELS, *Cashier*; CHAS. D. BEARD, *Assistant Cashier*;  
S. W. MCFARLAND, *Auditor*.

DIRECTORS.—John G. O'Neill, Charles A. Ward, J. A. Davidson, A. D. Bennett, Albert Dixon,  
W. F. Davidson, G. C. Melseel, C. N. Runnels, M. W. Mills.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$887,109 32	\$899,354 31	\$928,145 65	\$938,210 45	\$953,365 02
Bonds, mortgages and securities..	430,637 94	429,702 94	430,427 30	411,944 25	408,280 15
Premiums paid on bonds.....					
Overdrafts.....	1,814 62	4,153 61	2,022 41	808 76	1,532 28
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from other banks and bank- ers (not reserve cities).....	9,191 02	4,599 99	3,363 46	3,793 66	6,913 44
Items in transit.....	34,794 41	35,906 86	47,060 57	42,187 73	48,466 16
United States bonds.....					
Due from banks in reserve cities..	120,892 24	196,162 87	77,939 39	315,429 42	166,351 54
Exchanges for clearing house....	19,940 67	13,196 43	24,617 85	16,810 29	8,405 16
U. S. and National bank currency	60,321 00	48,801 00	24,483 00	59,301 00	28,452 00
Gold coin.....	17,393 00	23,905 00	35,690 00	36,160 00	39,735 00
Silver coin.....	10,729 00	8,514 00	7,212 00	6,654 00	7,649 00
Nickels and cents.....	1,592 28	1,078 22	575 50	1,211 63	986 73
Checks, cash items and internal revenue account.....	2,583 02	3,484 50	210 70	519 87	6,324 90
<b>Totals.....</b>	<b>\$1,637,998 52</b>	<b>\$1,709,859 73</b>	<b>\$1,622,738 83</b>	<b>\$1,874,121 06</b>	<b>\$1,777,481 37</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	83,944 81	36,184 08	34,367 55	45,497 42	43,699 78
Dividends unpaid.....	550 00				
Commercial deposits subject to check.....	568,990 06	654,285 49	563,404 20	742,498 21	646,686 64
Commercial certificates of deposit	82,457 08	78,703 71	72,090 73	139,043 44	86,568 35
Due to banks and bankers.....	43,406 59	24,297 03	26,790 91	26,138 44	42,779 06
Certified checks.....	1,126 51	626 51	3,800 51	1,420 51	520 51
Cashier's checks outstanding.....					
Savings deposits.....	732,523 47	740,762 91	747,284 93	744,523 04	752,227 03
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$1,637,998 52</b>	<b>\$1,709,859 73</b>	<b>\$1,622,738 83</b>	<b>\$1,874,121 06</b>	<b>\$1,777,481 37</b>

# STATE BANKS OF MICHIGAN.

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No. 49.

## PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAMES H. WHITE, *Vice President*;  
CHARLES F. HARRINGTON, *Cashier*.

DIRECTORS.—James H. White, Henry McMorran, Charles F. Harrington, A. C. Gray,  
Herman W. Stevens.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$255,498 43	\$256,649 22	\$261,041 68	\$273,123 15	\$285,427 29
Bonds, mortgages and securities..	59,129 79	59,344 79	61,909 79	61,119 79	61,519 79
Premiums paid on bonds.....					
Overdrafts.....	1,345 99	1,359 11	1,835 99	1,408 93	1,499 53
Banking house.....					
Furniture and fixtures.....	1,600 00	1,600 00	1,665 06	1,665 06	1,665 06
Other real estate.....	9,775 68	9,775 68	9,791 79	9,791 79	9,791 79
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	50 00	720 25	490 25	138 04	611 78
United States bonds.....					
Due from banks in reserve cities..	55,771 14	43,083 02	27,025 18	27,176 92	31,054 90
Exchanges for clearing house....	1,361 87	1,299 53	159 87	676 34	1,939 23
U. S. and National bank currency	17,731 00	10,694 09	10,560 00	9,759 00	10,051 00
Gold coin.....	5,167 50	630 00	285 50	3,245 00	1,270 00
Silver coin.....	1,878 50	1,735 25	1,684 45	1,936 75	2,636 60
Nickels and cents.....	102 20	41 97	60 18	29 92	49 77
Checks, cash items and internal revenue account.....	\$21 61	607 82	1,835 26	462 51	337 47
Totals.....	\$410,233 71	\$387,450 64	\$378,345 00	\$390,533 25	\$407,854 19
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	21,929 33	23,521 75	24,052 56	21,936 19	25,708 10
Dividends unpaid.....	4,120 00	148 00	140 00	200 00	185 00
Commercial deposits subject to check.....	60,581 78	44,030 06	40,344 87	55,311 06	62,419 93
Commercial certificates of deposit	20,070 47	21,235 86	19,701 41	23,227 42	31,797 63
Due to banks and bankers.....			10 03		
Certified checks.....	422 45		290 00	200 00	1,100 00
Cashier's checks outstanding.....	2,365 28		14 23		10 00
Savings deposits.....	180,734 40	178,514 97	173,791 90	169,658 58	166,633 53
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$410,233 71	\$387,450 64	\$378,345 00	\$390,533 25	\$407,854 19

## ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHARLES WELLMAN, *President*; E. G. SPALDING, *Vice President*; FRED T. MOORE, *Cashier*.

DIRECTORS.—Charles Wellman, S. Armstrong, E. G. Spalding, F. T. Moore, Stephen Moore, Mortimer Willson, S. A. Graham.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$587,194 26	\$616,049 97	\$639,354 85	\$623,364 44	\$650,659 01
Bonds, mortgages and securities..	199,037 03	201,726 93	226,374 63	219,403 48	217,004 43
Premiums paid on bonds.....					
Overdrafts.....	1,910 10	2,808 25	4,610 04	5,771 89	4,302 99
Banking house.....	16,500 00	16,500 00	16,500 00	16,500 00	16,500 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....	8,000 00	8,000 00	7,500 00	7,500 00	7,500 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit .....	7,239 82	9,793 18	2,821 17	4,645 33	18,201 44
United States bonds.....					
Due from banks in reserve cities..	125,092 24	121,181 70	140,270 63	161,577 98	131,642 82
Exchanges for clearing house....	1,846 64	4,630 67	3,401 36	2,649 07	1,565 22
U. S. and National bank currency	43,792 00	25,953 00	28,121 00	26,861 00	22,910 00
Gold coin.....	15,870 00	11,255 00	22,335 00	22,770 00	29,315 00
Silver coin.....	3,076 00	1,475 00	2,552 00	2,653 40	2,569 70
Nickels and cents.....	466 62	355 74	302 28	291 82	363 16
Checks, cash items and internal revenue account.....	7,480 16	1,289 31	2,612 87	3,143 97	6,578 02
Totals .....	\$1,021,504 87	\$1,025,018 75	\$1,100,755 83	\$1,101,132 38	\$1,113,111 79
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	26,370 97	25,602 99	27,632 42	32,036 65	32,955 00
Dividends unpaid .....	48 00	18 00	12 00	6 00	
Commercial deposits subject to check.....	379,542 63	408,515 39	460,850 45	438,550 89	445,752 43
Commercial certificates of deposit	66,377 91	48,327 14	53,456 42	60,975 71	57,415 74
Due to banks and bankers.....	4,275 89				
Certified checks.....	99 75	53 00	1,000 00	174 41	1,000 00
Cashier's checks outstanding .....					
Savings deposits.....	444,789 72	442,502 23	457,804 54	469,388 72	475,988 62
Savings certificates of deposit.....					
Notes and bills rediscounted .....					
Bills payable.....					
Totals.....	\$1,021,504 87	\$1,025,018 75	\$1,100,755 83	\$1,101,132 38	\$1,113,111 79

No. 330.

## \* MAYNARD-ALLEN STATE BANK, PORTLAND.

Organized December 21, 1905.

C. H. MAYNARD, *President*; E. M. ALLEN, *Vice President*; GEO. W. BURHAUS, *Cashier*.

DIRECTORS.—Charles H. Maynard, Ethel M. Allen, Geo. W. Burhaus, Umbra J. Maynard, Fred H. Knox.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts. ....					
Bonds, mortgages and securities..					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account .....					
Totals.....					
Liabilities.					
Capital stock paid in .....					
Surplus fund .....					
Undivided profits, less current ex- penses, interest and taxes paid.					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....					

\* Commenced business January 2, 1906.

## STATE BANKING DEPARTMENT.

No. 217.

## QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

F. A. ROETHLISBERGER, *President*; N. H. ANDRUS, *Vice President*; M. S. SEGUR, *Cashier*;  
PEARL POWER, *Assistant Cashier*.

DIRECTORS.—F. A. Roethlisberger, M. S. Segur, S. M. Golden, Harvey Chase, N. H. Andrus.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$82,200 68	\$80,750 12	\$76,317 22	\$75,054 50	\$78,774 06
Bonds, mortgages and securities..	24,705 02	21,600 00	21,250 00	25,900 00	25,800 00
Premiums paid on bonds.....					
Overdrafts.....	158 45	116 79	258 10	142 01	93 35
Banking house.....					
Furniture and fixtures.....	1,636 00	1,636 00	1,636 00	1,636 00	1,636 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	5,946 80	3,264 79	4,790 13	1,978 01	528 26
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	9,891 16	11,391 33	13,049 21	10,642 01	4,915 61
Exchanges for clearing house....					
U. S. and National bank currency	5,475 00	5,078 00	2,950 00	3,727 00	4,274 00
Gold coin.....	3,000 00	3,015 00	3,045 00	3,035 00	3,040 00
Silver coin.....	1,126 30	703 65	935 20	814 90	714 55
Nickels and cents.....	54 30	37 22	39 53	26 14	66 90
Checks, cash items and internal revenue account.....	3,029 12	164 30	913 40	272 69	1,475 33
<b>Totals.....</b>	<b>\$137,222 83</b>	<b>\$127,757 20</b>	<b>\$127,183 89</b>	<b>\$123,228 26</b>	<b>\$121,318 06</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,200 00	3,200 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,622 45	2,056 86	2,810 24	1,909 80	2,811 73
Dividends unpaid.....	252 00	3 00		3 00	
Commercial deposits subject to check.....	29,318 10	23,405 79	18,320 45	15,946 03	17,610 14
Commercial certificates of deposit	63,030 28	59,291 55	63,053 10	62,169 43	58,196 19
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$137,222 83</b>	<b>\$127,757 20</b>	<b>\$127,183 89</b>	<b>\$123,228 26</b>	<b>\$121,318 06</b>



# STATE BANKS OF MICHIGAN.

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No. 69.

## THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; J. W. CHAPMAN, *Vice President*; GEORGE E. TERPENING, *Cashier*.

DIRECTORS.—Adelbert R. Chapman, Henry F. Doty, J. W. Chapman, F. M. Stewart, Eugene K. Meader.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$116,005 04	\$115,806 81	\$125,322 68	\$113,589 79	\$126,000 75
Bonds, mortgages and securities..	42,165 00	41,091 80	41,737 83	40,391 33	38,521 33
Premiums paid on bonds.....					
Overdrafts.....	653 55	112 81	511 36	2,301 82	2,041 80
Banking house.....					
Furniture and fixtures.....	698 00	1,300 00	1,200 00	1,200 00	1,200 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	40 20	1,503 08	82 80	449 22	2,011 77
Items in transit.....	4,197 59	5,028 92	1,096 49	2,246 86	1,890 93
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	
Due from banks in reserve cities..	27,581 89	36,435 08	29,377 44	13,330 59	13,866 64
Exchanges for clearing house.....					
U. S. and National bank currency	7,940 00	6,507 00	5,067 00	4,748 00	4,694 00
Gold coin.....	6,930 00	6,765 00	7,025 00	7,170 00	6,040 00
Silver coin.....	1,749 00	727 00	528 00	1,163 00	1,709 00
Nickels and cents.....	30 62	50 16	30 65	30 49	45 86
Checks, cash items and internal revenue account.....	202 67	1,733 79	30 73	66 91	532 48
<b>Totals.....</b>	<b>\$211,143 56</b>	<b>\$219,960 85</b>	<b>\$215,009 98</b>	<b>\$189,588 01</b>	<b>\$198,854 56</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	10,410 15	11,051 18	12,408 21	9,798 54	10,511 29
Dividends unpaid.....					
Commercial deposits subject to check.....	26,148 53	26,196 93	23,518 36	22,868 86	23,929 89
Commercial certificates of deposit	143,584 88	151,712 74	149,083 41	125,430 33	133,191 88
Due to banks and bankers.....				470 28	221 80
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$211,143 56</b>	<b>\$219,960 85</b>	<b>\$215,009 98</b>	<b>\$189,588 01</b>	<b>\$198,854 56</b>

No. 206.

## MACOMB COUNTY SAVINGS BANK, RICHMOND [LENOX P. O.].

Organized September 1, 1898.

JAMES E. WETER, *President*; ANDRE SIMMONS, FRANK W. FENNER, *Vice Presidents*;  
FRANK J. HIRT, *Cashier*.

DIRECTORS.—Paul J. Ullrich, James E. Weter, Andre Simmons, A. Martin Keeler, George A. Bailey, Frank W. Fenner, Charles Lindke, Oscar C. Lungerhausen, D. L. Rapelje.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$102,354 23	\$95,579 30	\$98,777 22	\$95,838 67	\$97,879 79
Bonds, mortgages and securities..	126,115 64	134,210 14	134,514 93	135,014 93	138,706 53
Premiums paid on bonds.....					
Overdrafts.....	210 17	48 55	25 81	419 81	1,156 69
Banking house.....					
Furniture and fixtures.....	1,000 00	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	4,056 88	6,437 26	7,009 12	6,796 62	8,981 31
Items in transit.....		790 61	4,509 61	4,937 60	4,896 06
United States bonds.....					
Due from banks in reserve cities..	34,934 43	20,723 17	28,939 02	32,774 88	39,728 84
Exchanges for clearing house.....					
U. S. and National bank currency	8,376 00	8,395 00	5,158 00	6,677 00	8,095 00
Gold coin.....	7,215 00	6,122 50	6,655 00	7,240 00	7,170 00
Silver coin.....	349 50	250 25	592 05	521 70	915 05
Nickels and cents.....	20 45	5 68	157 98	78 46	50 75
Checks, cash items and internal revenue account.....	1,603 60	1,283 71	288 00	277 24	2,170 40
Totals.....	\$286,235 90	\$275,221 17	\$288,001 74	\$291,951 91	\$311,125 42
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$27,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	8,316 55	9,913 21	12,223 12	11,287 85	13,039 68
Dividends unpaid.....	60 00			20 00	
Commercial deposits subject to check.....	21,121 75	14,546 81	32,764 25	30,052 82	32,772 79
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....	1 00	1 00	1 00	1 00	1 00
Savings deposits.....	168,576 89	160,519 93	158,333 76	167,333 23	171,489 02
Savings certificates of deposit....	58,159 71	60,240 22	54,679 61	53,257 01	63,822 93
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$286,235 90	\$275,221 17	\$288,001 74	\$291,951 91	\$311,125 42

No. 224.

## THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

\* E. R. MATHEWS, *President*; MARVIL I. BRABB, *Vice President*; H. J. TAYLOR, *Cashier*;  
H. A. CASE, *Assistant Cashier*.

DIRECTORS.—Harry J. Taylor, John A. Brewer, Marvill I. Brabb, L. E. Bedell, Lewis C. Axford, E. C. Crout.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$106,730 47	\$111,082 12	\$119,678 67	\$120,571 91	\$125,650 54
Bonds, mortgages and securities..	57,305 69	65,406 69	70,170 19	74,831 19	88,975 44
Premiums paid on bonds.....					
Overdrafts.....	1,360 00	396 74	345 96	400 31	233 10
Banking house.....					
Furniture and fixtures.....			375 00	375 00	375 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	10,304 39	4,352 58	5,173 88	7,026 96	6,793 04
Items in transit.....	3,340 12	6,374 83	500 00	828 00	1,305 96
United States bonds.....					
Due from banks in reserve cities..	24,502 51	14,178 85	19,610 14	19,534 67	14,865 88
Exchanges for clearing house....					
U. S. and National bank currency	6,611 00	4,259 00	5,755 00	6,475 00	5,924 00
Gold coin.....	1,440 00	1,160 00	1,395 00	2,315 00	2,945 00
Silver coin.....	995 50	805 95	514 75	122 25	842 75
Nickels and cents.....	44 71	111 95	81 25	92 77	28 40
Checks, cash items and internal revenue account.....	662 07	201 00	155 91	44 86	375 38
Totals.....	\$213,296 46	\$208,329 71	\$223,755 75	\$232,617 92	\$247,814 49
Liabilities.					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,750 00	1,750 00	1,750 00	2,000 00	2,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,380 89	2,616 66	4,267 61	2,820 18	3,739 26
Dividends unpaid.....					
Commercial deposits subject to check.....	41,896 95	33,019 70	33,866 77	27,472 33	34,340 04
Commercial certificates of deposit	854 00	380 81	482 07	269 55	1,007 87
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	70,031 26	76,707 93	86,033 44	93,478 70	100,057 01
Savings certificates of deposit....	71,383 36	68,854 61	72,355 86	81,577 16	81,670 31
Notes and bills rediscounted....					
Bills payable.....					
Totals.....	\$213,296 46	\$208,329 71	\$223,755 75	\$232,617 92	\$247,814 49

\* Deceased.

## STATE BANKING DEPARTMENT.

No. 194.

## ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

MARVIL I. BRABB, *President*; LEVANT E. BEDELL, *Cashier*; HENRY S. EVANS, *Assistant Cashier*.

DIRECTORS.—Marvil I. Brabb, Edward C. Newbury, Henry S. Evans, Levant E. Bedell, Dwight N. Lowell, Moses A. Giddings.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$191,031 07	\$192,451 73	\$188,813 16	\$175,634 22	\$204,377 06
Bonds, mortgages and securities..	223,248 95	222,321 91	230,670 04	232,535 04	294,909 20
Premiums paid on bonds.....					
Overdrafts.....	1,285 09	1,571 83	600 67	618 21	920 74
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....					
Other real estate.....	4,082 63	4,092 63	3,794 31	3,729 10	3,482 42
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	2,083 88	1,648 80	4 50	862 95	1,681 24
United States bonds.....					
Due from banks in reserve cities..	61,957 43	65,255 38	50,471 75	66,416 00	42,416 63
Exchanges for clearing house.....					
U. S. and National bank currency	15,519 00	8,796 00	14,828 00	4,666 00	6,678 00
Gold coin.....	6,405 00	6,912 50	6,187 50	7,660 00	7,862 50
Silver coin.....	2,467 65	2,516 65	3,615 50	3,298 70	2,399 60
Nickels and cents.....	232 61	178 32	169 81	82 56	145 18
Checks, cash items and internal revenue account.....	1,232 81	821 09	3,589 15	3,541 64	8,120 15
<b>Totals.....</b>	<b>\$514,546 72</b>	<b>\$511,567 44</b>	<b>\$507,744 39</b>	<b>\$504,035 72</b>	<b>\$517,992 72</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	11,530 49	12,322 47	13,426 74	11,942 09	12,460 03
Dividends unpaid.....	50 00				
Commercial deposits subject to check.....	56,633 30	44,062 02	50,369 39	49,563 21	53,795 87
Commercial certificates of deposit	1,480 00	1,792 74	37 74	4 24	228 13
Due to banks and bankers..					
Certified checks.....					
Cashier's checks outstanding....	661 99	661 99	661 99	661 99	661 99
Savings deposits.....	348,528 42	353,414 80	354,126 56	352,928 75	362,628 65
Savings certificates of deposit....	35,664 52	39,313 42	29,121 97	28,935 44	28,218 05
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$514,546 72</b>	<b>\$511,567 44</b>	<b>\$507,744 39</b>	<b>\$504,035 72</b>	<b>\$517,992 72</b>

No. 25.

## BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

BENTON HANCHETT, *President*; D. W. BRIGGS, *Vice President*; A. W. FIELD, *Cashier*;  
T. W. STALKER, S. S. ROBY, *Assistant Cashiers*.

DIRECTORS.—Benton Hanchett, D. W. Briggs, Gilbert M. Stark, Ammi W. Wright, A. P. Bliss, Ralph Loveland, F. G. Palmerton, Thomas Jackson, Arthur Hill.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,799,263 93	\$1,851,079 38	\$1,899,945 62	\$1,776,989 97	\$1,840,639 45
Bonds, mortgages and securities..	196,782 38	246,642 38	189,709 93	202,425 75	155,003 25
Premiums paid on bonds.....					
Overdrafts.....	1,126 24	994 84	293 66	155 73	1,077 52
Banking house.....	29,000 00	29,000 00	29,000 00	29,000 00	29,000 00
Furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	341 55		5,119 88	255 83	
Items in transit.....	5,236 28	550 00	197 50	217 08	70 00
United States bonds.....					
Due from banks in reserve cities..	290,047 30	185,712 24	189,795 89	190,672 26	261,342 84
Exchanges for clearing house....	9,679 26	6,075 38	5,670 57	23,687 77	17,533 08
U. S. and National bank currency	94,998 00	76,002 00	86,115 00	65,419 00	85,472 00
Gold coin.....	55,892 50	56,447 50	55,942 50	55,922 50	55,737 50
Silver coin.....	18,974 10	13,883 65	13,848 60	8,583 50	11,544 55
Nickels and cents.....	555 87	283 25	632 03	738 41	553 54
Checks, cash items and internal revenue account.....	426 24	10 44	273 96	2,132 97	1,049 84
<b>Totals.....</b>	<b>\$2,508,323 65</b>	<b>\$2,472,681 06</b>	<b>\$2,482,545 14</b>	<b>\$2,362,200 77</b>	<b>\$2,465,023 57</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	175,000 00	175,000 00	175,000 00	175,000 00	175,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	24,776 90	32,703 92	46,340 42	31,705 31	47,204 56
Dividends unpaid.....	1,435 00			125 00	25 00
Commercial deposits subject to check.....	1,318,444 28	1,262,583 26	1,273,368 55	1,295,236 26	1,345,386 42
Commercial certificates of deposit	566,884 63	566,178 37	599,979 08	510,786 81	501,671 35
Due to banks and bankers.....	229,370 70	234,715 51	157,740 09	149,357 39	195,026 24
Certified checks.....	714 37	1,500 00	117 00		710 00
Cashier's checks outstanding....	1,697 77				
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$2,508,323 65</b>	<b>\$2,472,681 06</b>	<b>\$2,482,545 14</b>	<b>\$2,362,200 77</b>	<b>\$2,465,023 57</b>

## PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS.—G. Corning, John J. Rupp, Jacob Schwartz, William B. Baum, J. F. Boynton, L. P. Mason, H. T. Wickes, R. H. Roys, F. P. Brewer.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$401,746 87	\$384,195 65	\$447,598 73	\$413,703 99	\$441,302 69
Bonds, mortgages and securities..	227,368 37	231,315 29	229,226 12	240,694 79	241,267 79
Premiums paid on bonds.....	1,165 68	1,165 68	1,509 59	1,505 09	1,505 09
Overdrafts.....	2,316 99	468 31	2,926 05	1,079 65	681 17
Banking house.....					
Furniture and fixtures.....	2,789 68	2,789 68	2,789 68	2,789 68	2,789 68
Other real estate .....	3,201 34	3,201 34	2,061 00	2,061 00	2,061 00
Due from other banks and bank- ers (not reserve cities).....	9,596 44	9,596 44	19,596 44	19,699 84	24,699 84
Items in transit.....	388 51	572 69	2,639 37	204 94	1,363 15
United States bonds.....					
Due from banks in reserve cities..	122,226 33	217,964 83	134,397 93	130,785 90	114,526 94
Exchanges for clearing house....	1,374 20	1,095 25	3,407 29	971 53	2,675 25
U. S. and National bank currency	25,873 00	21,134 00	20,498 00	21,483 00	26,490 00
Gold coin.....	15,968 00	14,918 00	15,048 00	14,668 00	14,583 00
Silver coin.....	2,573 85	2,775 30	2,093 55	1,744 05	3,478 10
Nickels and cents.....	330 89	136 72	102 52	173 63	157 32
Checks, cash items and internal revenue account.....	152 11	199 69	504 23	81 19	249 60
Totals.....	\$817,072 26	\$891,528 87	\$884,398 50	\$851,646 28	\$877,830 62
Liabilities					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	45,000 00	45,000 00	45,000 00	50,000 00	50,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	4,016 96	8,363 01	10,174 48	4,982 12	10,630 99
Dividends unpaid.....	135 95				
Commercial deposits subject to check.....	171,017 00	226,236 09	185,734 07	191,366 25	198,306 82
Commercial certificates of deposit	56,312 90	70,478 42	77,202 72	62,774 62	62,444 30
Due to banks and bankers.....		1,713 69	1,427 88		
Certified checks.....	201 00	341 00	201 00	201 00	201 00
Treasurer's checks outstanding...	156 55	159 80	156 55	103 19	103 19
Savings deposits.....	490,231 90	489,236 86	514,501 80	492,219 10	506,144 32
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$817,072 26	\$891,528 87	\$884,398 50	\$851,646 28	\$877,830 62

# STATE BANKS OF MICHIGAN.

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No. 84.

## SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON P. BLISS, *President*; LORENZO T. DURAND, *Vice President*;  
CHARLES A. KHUEN, *Secretary and Treasurer*.

**DIRECTORS.**—Lorenzo T. Durand, Charles E. Brenner, Aaron P. Bliss, Charles A. Khuen,  
Aaron T. Bliss, John L. Jackson, Helon B. Allen.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$285,588 68	\$287,589 62	\$322,216 79	\$244,930 93	\$255,169 21
Bonds, mortgages and securities..	418,305 63	416,945 27	405,060 22	464,532 01	469,935 02
Premiums paid on bonds.....	1,400 00	1,400 00	1,300 00	1,150 00	1,050 00
Overdrafts.....	78 86				
Banking house.....					
Furniture and fixtures .....	900 00	900 00	1,135 72	1,171 72	1,377 35
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities .	89,888 68	93,271 15	61,828 45	94,115 21	108,218 18
Exchanges for clearing house....			3,831 90	868 65	64 95
U. S. and National bank currency	20,155 00	19,150 00	14,070 00	14,515 00	13,911 00
Gold coin.....	15,615 00	15,175 00	15,165 00	16,200 00	16,685 00
Silver coin.....	675 10	1,783 70	765 40	2,838 95	1,085 00
Nickels and cents.....	252 17	229 15	82 92	44 83	114 36
Checks, cash items and internal revenue account.....	67 76	960 69	80 03	93 01	66 73
<b>Totals.....</b>	<b>\$832,926 88</b>	<b>\$837,304 58</b>	<b>\$825,536 43</b>	<b>\$840,460 31</b>	<b>\$867,676 80</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	60,000 00	60,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	17,940 99	21,785 62	26,039 84	13,022 50	20,417 38
Dividends unpaid.....				25 00	
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks.....				200 00	
Cashier's checks outstanding.....					
Savings deposits.....	684,935 23	686,924 22	669,937 93	660,679 55	706,969 18
Savings certificates of deposit....	30,050 67	28,594 74	29,558 66	26,533 26	30,300 24
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$832,926 88</b>	<b>\$837,304 58</b>	<b>\$825,536 43</b>	<b>\$840,460 31</b>	<b>\$867,676 80</b>

No. 44.

## SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; OTTO SCHUPP, *Second Vice President*; A. SCHUPP, *Treasurer*; CHARLES M. COPLIN, *Assistant Treasurer*.

DIRECTORS.—Henry C. Potter, Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, Charles M. Coplin, Farnham Lyon, Otto Schupp.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$501,006 95	\$491,901 30	\$542,012 04	\$530,940 94	\$585,570 00
Bonds, mortgages and securities..	2,030,222 16	2,076,719 66	2,092,292 83	1,986,983 91	2,093,092 66
Premiums paid on bonds.....	19,081 85	25,319 35	26,994 35	29,093 10	25,193 10
Overdrafts.....	34 25	51 94	388 00	66 92	30 71
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	12,000 00	11,000 00	11,000 00	11,000 00	11,000 00
Other real estate.....	1,530 01	1,453 35	1,446 51	1,442 59	1,379 67
Due from other banks and bank- ers (not reserve cities).....	13,391 06	13,037 38	12,688 37	14,340 79	14,728 51
Items in transit.....		12,053 03	999 79	128 74	806 50
United States bonds.....					
Due from banks in reserve cities..	330,373 05	322,185 85	284,262 17	395,041 91	329,301 18
Exchanges for clearing house.....	2,707 17	2,384 13	5,007 04	1,393 49	2,992 68
U. S. and National bank currency	109,806 00	66,247 00	83,086 00	65,634 00	80,055 00
Gold coin.....	71,785 00	70,780 00	70,990 00	70,385 00	70,630 00
Silver coin.....	9,588 85	8,373 25	10,396 70	5,051 90	6,142 05
Nickels and cents.....	685 70	694 35	963 86	1,104 23	572 30
Checks, cash items and internal revenue account.....	881 87	88 14	187 65	70 75	237 85
<b>Totals.....</b>	<b>\$3,153,093 92</b>	<b>\$3,172,229 73</b>	<b>\$3,192,715 31</b>	<b>\$3,162,678 27</b>	<b>\$3,271,727 21</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	55,038 03	44,875 51	53,120 53	73,146 76	68 618 35
Dividends unpaid.....					
Commercial deposits subject to check.....	193,730 92	146,819 39	171,417 92	177,143 22	202,940 02
Commercial certificates of deposit	117,572 87	166,300 34	179,166 82	122,028 57	145,049 60
Due to banks and bankers.....			25,700 00	25,829 95	25,000 00
Certified checks.....	930 85	2,930 85	60 00		11 85
Cashier's checks outstanding.....	2,609 00	1,325 00	3,200 00	600 00	
Savings deposits.....	2,583,212 25	2,609,977 64	2,560,050 04	2,563,929 77	2,630,107 39
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$3,153,093 92</b>	<b>\$3,172,228 73</b>	<b>\$3,192,715 31</b>	<b>\$3,162,678 27</b>	<b>\$3,271,727 21</b>



No. 29.

## COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

CHARLES C. JENKS, *President*; FRANKLIN MOORE, *Vice President*; RUSS S. JENKS, *Cashier*;  
 GEORGE E. WOLVIN, *Assistant Cashier*.

DIRECTORS.—Edward C. Recor, Wm. L. Jenks, John H. Jenks, Franklin Moore, Charles  
 Beyschlag, Charles C. Jenks, J. George Zink.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$184,457 99	\$186,115 83	\$182,799 59	\$199,065 87	\$182,095 63
Bonds, mortgages and securities..	77,629 18	78,343 44	81,732 80	81,214 50	91,492 50
Premiums paid on bonds.....					
Overdrafts.....	54 46	65 94	349 81	110 01	68 37
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....					
Other real estate.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....	171 20	100 00			
United States bonds.....					
Due from banks in reserve cities..	40,822 50	21,618 98	37,399 02	48,839 80	78,155 20
Exchanges for clearing house....					
U. S. and National bank currency	10,197 00	5,248 00	5,367 00	7,934 00	4,899 00
Gold coin.....	9,095 00	5,306 25	6,865 00	6,920 00	7,217 50
Silver coin.....	867 50	459 05	1,074 75	1,018 50	939 20
Nickels and cents.....	93 78	120 24	104 21	63 58	63 30
Checks, cash items and internal revenue account.....	261 87	407 37	402 75	379 99	290 39
<b>Totals.....</b>	<b>\$331,150 48</b>	<b>\$305,285 10</b>	<b>\$323,584 73</b>	<b>\$353,046 25</b>	<b>\$372,691 08</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	10,800 11	11,963 65	14,230 16	11,914 59	14,010 16
Dividends unpaid.....	200 00	60 00	60 00	175 00	125 00
Commercial deposits subject to check.....	65,587 84	43,865 24	58,963 14	61,101 36	63,198 41
Commercial certificates of deposit	4,788 00	1,378 01	2,828 83	2,791 35	2,328 87
Due to banks and bankers.....					
Certified checks.....	29 53		67 50	200 00	
Cashier's checks outstanding....					
Savings deposits.....	153,279 62	145,683 23	156,570 86	182,640 76	198,296 96
Savings certificates of deposit....	36,465 38	36,334 97	30,864 24	34,223 19	34,731 68
Notes and bills rediscounted.....					
Bills payable.....		6,000 00			
<b>Totals.....</b>	<b>\$331,150 48</b>	<b>\$305,285 10</b>	<b>\$323,584 73</b>	<b>\$353,046 25</b>	<b>\$372,691 08</b>

## STATE BANKING DEPARTMENT.

No. 39.

## CLINTON COUNTY SAVINGS BANK, SAINT JOHN.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*;  
R. C. DEXTER, *Secretary and Treasurer*.

DIRECTORS.—Albert J. Baldwin, Cooley E. Ball, Warner Bunday, P. E. Walsworth, Galusha Pennell, Coleman C. Vaughan, John C. Hicks, Olney P. De Witt, F. A. Percy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$27,773 09	\$30,357 61	\$32,487 49	\$30,461 20	\$34,561 72
Bonds, mortgages and securities..	344,995 64	347,640 14	353,443 16	362,193 16	359,425 16
Premiums paid on bonds.....	4,500 00	4,500 00	4,500 00	4,317 40	4,317 40
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	19,159 09		8,894 09	9,274 60	4,541 71
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	56,846 88	70,687 38	61,418 59	89,347 84	69,047 80
Exchanges for clearing house....					
U. S. and National bank currency	6,650 00	5,752 00	10,168 00	10,138 00	8,880 00
Gold coin.....	12,500 00	12,500 00	12,500 00	14,500 00	14,500 00
Silver coin.....	354 85	361 75	375 80	348 85	364 70
Nickels and cents.....	2 17	2 44	2 66	2 13	1 97
Checks, cash items and internal revenue account.....	82 87	300 25	745 00	128 50	280 00
<b>Totals.....</b>	<b>\$472,864 59</b>	<b>\$481,101 57</b>	<b>\$484,535 39</b>	<b>\$520,711 18</b>	<b>\$495,900 46</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund.....	5,600 00	5,600 00	5,600 00	5,600 00	5,600 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,019 47	6,641 18	5,832 25	3,991 54	1,251 42
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	386,417 95	381,631 59	389,861 75	424,524 03	403,130 29
Savings certificates of deposits...	49,827 17	59,228 80	55,241 39	58,595 61	57,918 75
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$472,864 59</b>	<b>\$481,101 57</b>	<b>\$484,535 39</b>	<b>\$520,711 18</b>	<b>\$495,900 46</b>

# STATE BANKS OF MICHIGAN.

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No. 45.

## STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

O. W. MUNGER, *President*; J. H. CORBIT, *Vice President*; JOHN W. FITZGERALD, *Cashier*.

DIRECTORS.—John H. Corbit, O. W. Munger, Jesse Sullivan, J. W. Fitzgerald, G. E. Corbin, Otis Fuller, Martin Weller, F. A. Travis, J. J. Kelser.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25	Report of Nov. 9.
Loans and discounts.....	\$202,945 40	\$203,123 17	\$187,454 50	\$174,378 79	\$177,204 27
Bonds, mortgages and securities..	142,439 82	146,331 30	150,559 05	150,022 05	153,343 25
Premiums paid on bonds.....					
Overdrafts.....	1,658 69	653 76	961 43	1,241 44	5,273 32
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	3,146 64	2,936 64	2,936 64	3,018 54	3,018 54
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	300 00	284 00	2,165 35	3,879 00	3,623 94
United States bonds.....					
Due from banks in reserve cities..	67,992 71	53,127 50	35,911 83	67,426 13	74,125 84
Exchanges for clearing house....					
U. S. and National bank currency	18,392 00	14,521 00	19,216 00	14,645 00	20,843 00
Gold coin.....	6,590 00	7,060 00	6,060 00	6,010 00	6,195 00
Silver coin.....	1,822 00	1,714 00	1,630 35	956 00	2,623 00
Nickels and cents.....	153 24	47 78	128 23	334 89	143 60
Checks, cash items and internal revenue account.....	52 71	399 11	613 03	305 89	109 62
<b>Totals.....</b>	<b>\$456,493 21</b>	<b>\$441,298 26</b>	<b>\$418,536 41</b>	<b>\$433,217 73</b>	<b>\$457,506 38</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,623 55	7,659 68	11,064 64	6,158 47	9,515 11
Dividends unpaid.....					
Commercial deposits subject to check.....	83,433 93	70,793 80	57,452 78	55,089 30	76,368 65
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	159,984 02	159,684 98	157,667 99	177,594 55	171,427 23
Savings certificates of deposit.....	147,451 71	143,159 80	132,351 00	134,375 41	141,197 39
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$456,493 21</b>	<b>\$441,298 26</b>	<b>\$418,536 41</b>	<b>\$433,217 73</b>	<b>\$457,506 38</b>

No. 31.

## THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JAMES FORBES, *Vice President*; O. O. JORDAN, *Cashier*;  
C. B. WINSLOW, *Assistant Cashier*.

DIRECTORS.—A. W. Wells, James Forbes, O. O. Jordan, John H. Graham, M. A. Ransom,  
Wm. Frick.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$149,349 63	\$186,636 36	\$212,347 95	\$193,731 75	\$150,010 89
Bonds, mortgages and securities..	66,665 00	63,065 00	61,385 00	63,425 00	58,125 00
Premiums paid on bonds.....					
Overdrafts.....	426 04	415 88	154 85	462 12	1,490 81
Banking house.....	4,450 00	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	2,279 71	2,328 70	2,328 70	2,105 20	2,105 30
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	1,027 87	1,177 22	3,424 72	4,654 12	4,257 59
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	207,026 43	120,659 72	63,409 14	134,998 30	245,413 78
Exchanges for clearing house....	3,469 94	383 80	1,315 80	6,327 37	1,504 54
U. S. and National bank currency	28,311 00	23,141 00	26,888 00	32,168 00	29,420 25
Gold coin.....	3,365 00	3,040 00	3,205 00	5,590 00	5,145 00
Silver coin.....	3,456 65	1,999 00	1,986 65	6,617 20	4,796 25
Nickels and cents.....	410 06	371 39	259 86	628 98	980 58
Checks, cash items and internal revenue account.....	141 69		26 75	63 43	302 96
Totals.....	\$470,379 02	\$407,688 07	\$381,182 42	\$455,201 47	\$507,882 94
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	456 94	2,423 15	4,431 38	991 43	3,772 17
Dividends unpaid.....	4,692 00	60 00		610 00	
Commercial deposits subject to check.....	384,276 39	324,999 83	297,827 19	366,165 84	404,988 00
Commercial certificates of deposit	20,853 69	19,733 34	18,923 85	27,434 20	39,122 67
Due to banks and bankers.....					
Certified checks.....		100 00			
Cashier's checks outstanding.....	100 00	371 75			
Savings deposits.....					
Savings certificates of deposit..					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$470,379 02	\$407,688 07	\$381,182 42	\$455,201 47	\$507,882 94

## No. 42.

## COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

LEMUEL SAVIERS, *President*; JAMES O. HILTON, *Vice President*; FRED H. BERNARD *Cashier*;  
WILLIS G. WEST, *Assistant Cashier*.

DIRECTORS.—J. O. Hilton, A. S. McIntyre, Nathaniel White, Parker Merrill, Lemuel Saviers,  
J. W. Bernard, C. C. Barton, N. White.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$111,626 52	\$107,127 96	\$114,313 76	\$114,142 04	\$130,090 16
Bonds, mortgages and securities..	67 316 73	69,862 73	70,189 73	69,499 73	60,499 73
Premiums paid on bonds.....	175 00	175 00	175 00	175 00	175 00
Overdrafts.....	1,256 31	125 94	2,404 36	924 98	1,810 56
Banking house.....			10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	1,877 12	1,877 12	1,995 05	2,149 49	2,464 45
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	150 31	77 81	136 80	43 34	293 44
United States bonds.....					
Due from banks in reserve cities..	75,723 26	84,811 49	38,743 91	45,118 14	31,931 57
Exchanges for clearing house....					
U. S. and National bank currency	16,656 00	8,183 00	12,400 00	7,384 00	12,302 00
Gold coin.....	1,020 00	1,095 00	2,260 00	705 00	1,810 00
Silver coin.....	2,407 25	2,095 00	2,227 25	2,149 75	1,272 50
Nickels and cents.....	101 20	117 84	188 70	150 19	205 40
Checks, cash items and internal revenue account.....	292 32	497 08	124 50	216 91	297 76
<b>Totals.....</b>	<b>\$278,602 02</b>	<b>\$276,045 97</b>	<b>\$255,159 06</b>	<b>\$252,658 57</b>	<b>\$253,152 57</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,650 00	4,650 00	4,650 00	4,650 00	4,650 00
Undivided profits, less current ex- penses, interest and taxes paid..	122 14	621 77	1,573 08	2,044 79	3,016 99
Dividends unpaid.....					
Commercial deposits subject to check.....	64,508 95	48,336 14	37,581 26	35,404 09	43,952 23
Commercial certificates of deposit	5 00	5 00	5 00	5 00	5 00
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	49,565 80	51,295 56	50,623 84	51,588 71	43,573 83
Savings certificates of deposit....	134,750 13	146,137 50	135,725 88	133,965 98	132 954 52
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$278,602 02</b>	<b>\$276,045 97</b>	<b>\$255,159 06</b>	<b>\$252,658 57</b>	<b>\$253,152 57</b>

## STATE BANKING DEPARTMENT.

No. 197.

## GRATIOT COUNTY STATE BANK, SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; JOHN FRAZER, *Vice President*; B. A. CHURCH, *Cashier*;  
F. M. THEDGAR, *Assistant Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, John Frazer, H. J. Tuger, D. E. Harrison.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$78,021 37	\$83,077 11	\$83,988 08	\$91,523 72	\$96,064 65
Bonds, mortgages and securities..	14,725 00	17,000 00	18,135 00	18,135 00	18,195 00
Premiums paid on bonds.....					
Overdrafts.....	6,452 31	3,376 04	118 91	88 35	207 22
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Current expenses paid.....	296 90				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					165 23
Items in transit.....	59 12	65 35	476 28	141 21	
United States bonds.....					
Due from banks in reserve cities..	14,927 38	11,829 24	6,674 93	6,168 31	4,060 58
Exchanges for clearing house....					
U. S. and National bank currency	7,222 00	8,759 00	6,194 00	4,738 00	9,208 00
Gold coin.....	1,550 00	1,705 00	1,285 00	1,735 00	1,758 00
Silver coin.....	2,014 00	1,520 00	2,104 00	1,945 00	1,675 00
Nickels and cents.....	213 24	237 14	208 71	173 07	175 94
Checks, cash items and internal revenue account.....		83 80	35 00		121 85
<b>Totals.....</b>	<b>\$126,481 32</b>	<b>\$128,652 68</b>	<b>\$120,169 91</b>	<b>\$125,646 66</b>	<b>\$132,705 47</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	284 10	585 95	1,436 04	1,531 26	2,564 32
Dividends unpaid.....					
Commercial deposits subject to check.....	44,139 78	48,221 22	40,255 26	39,600 51	36,261 73
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	14,384 19	15,173 85	16,887 08	19,149 48	23,117 49
Savings certificates of deposit....	38,673 25	35,671 66	32,591 53	31,365 41	32,441 10
Notes and bills rediscounted....				5,000 00	9,320 83
Bills payable.....					
<b>Totals.....</b>	<b>\$126,481 32</b>	<b>\$128,652 68</b>	<b>\$120,169 91</b>	<b>\$125,646 66</b>	<b>\$132,705 47</b>

# STATE BANKS OF MICHIGAN.

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No. 265.

## THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President*; G. L. HOYT, G. C. TOWNSEND, *Vice Presidents*;  
B. P. DAVENPORT, *Cashier*.

DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, J. W. Hull,  
G. C. Townsend, John Gordon.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$126,148 85	\$135,315 19	\$130,283 82	\$115,778 66	\$121,259 95
Bonds, mortgages and securities..	92,254 00	99,869 00	99,650 65	101,091 00	100,066 00
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....	1,900 00	1,900 00	2,150 00	2,050 00	2,050 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,965 70			100 00	734 00
United States bonds.....					
Due from banks in reserve cities..	51,884 27	49,012 05	55,271 60	57,120 52	43,899 67
Exchanges for clearing house....					
U. S. and National bank currency	9,445 00	9,993 00	8,410 00	7,346 00	6,732 00
Gold coin.....	5,725 00	6,405 00	6,727 50	6,902 50	7,037 50
Silver coin.....	878 95	962 30	1,029 30	1,092 50	992 50
Nickels and cents.....	49 36	80 00	79 07	95 84	50 36
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$290,251 13</b>	<b>\$303,536 54</b>	<b>\$303,601 94</b>	<b>\$291,577 02</b>	<b>\$282,811 98</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid..	7,442 60	8,929 35	10,725 86	10,174 25	11,274 83
Dividends unpaid.....	96 00	9 00		9 00	
Commercial deposits subject to check.....	95,432 87	107,040 72	98,518 89	82,295 28	76,166 42
Commercial certificates of deposit					
Due to banks and bankers.....			143 00	12 00	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....	160,779 66	161,060 47	167,714 19	171,586 49	167,870 73
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$290,251 13</b>	<b>\$303,536 54</b>	<b>\$303,601 94</b>	<b>\$291,577 02</b>	<b>\$282,811 98</b>

## STATE BANKING DEPARTMENT.

No. 231.

## STATE BANK OF SANDUSKY, SANDUSKY.

Organized May 23, 1901.

A. E. SLEEPER, *President*; JAMES MCCAREN, *Vice President*; A. R. SCHELL, *Cashier*;  
A. J. GRAHAM, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. R. Schell, John P. Niggeman, Jr., Lincoln Avery, James McCaren.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$60,825 31	\$63,375 92	\$69,193 79	\$68,980 63	\$68,767 17
Bonds, mortgages and securities..	9,805 60	13,192 38	11,376 11	15,306 95	14,264 71
Premiums paid on bonds.....					
Overdrafts.....	264 48	265 67	178 39	159 08	1,137 04
Banking house.....	3,000 00	3 000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,616 50	1,615 50	1,615 50	1,615 50	1,615 50
Other real estate.....	933 04	965 46	4,561 78	4,662 57	4,716 12
Due from other banks and bank- ers (not reserve cities).....	303 75	740 78	450 00		231 31
Items in transit.....					10 40
United States bonds.....					
Due from banks in reserve cities..	5,311 67	12,087 93	10,836 72	6,436 50	9,004 63
Exchanges for clearing house....		377 60	56 45	168 83	926 59
U. S and National bank currency	5,505 00	2,973 00	3,489 00	2,602 00	1,717 00
Gold coin.....	1,985 00	1,620 00	1,850 00	1,980 00	1,500 00
Silver coin.....	413 60	132 75	349 10	260 25	687 15
Nickels and cents.....	76 53	43 80	1 30	27 00	8 32
Checks, cash items and internal revenue account.....	702 85		55 00		
<b>Totals.....</b>	<b>\$90,742 33</b>	<b>\$100,390 79</b>	<b>\$107,013 09</b>	<b>\$105,179 31</b>	<b>\$107,585 94</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20 000 00
Surplus fund.....	1,900 00	1,900 00	1,900 00	2,300 00	2,300 00
Undivided profits, less current ex- penses, interest and taxes paid.	898 62	1,158 21	1,858 23	907 71	1,368 68
Dividends unpaid.....					
Commercial deposits subject to check.....	14,308 74	22,159 14	22,550 71	18,474 99	16,205 02
Commercial certificates of deposit	44,660 15	51,187 25	54,572 58	55,551 76	55,152 12
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	3,974 82	3,986 19	6,131 57	8,044 85	10,070 12
Savings certificates of deposit....					
Notes and bills rediscounted					
Bills payable.....	5,000 00				2,500 00
<b>Totals.....</b>	<b>\$90,742 33</b>	<b>\$100,390 79</b>	<b>\$107,013 09</b>	<b>\$105,179 31</b>	<b>\$107,585 94</b>



## STATE BANKS OF MICHIGAN.

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No. 200.

## TRUMAN MOSS STATE BANK, SANDUSKY.

Organized October 21, 1897.

JULIA H. MILLS, *President*; ELIZABETH MOSS MILLS-ANKETELL, *Vice President*;  
CHARLES J. OLESON, *Cashier*.

DIRECTORS.—Julia H. Mills, Elizabeth Moss Mills-Anketell, Thomas J. Anketell, John  
O'Connor, Jeremiah O'Connor.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$73,745 93	\$81,262 55	\$86,148 37	\$85,411 74	\$83,195 44
Bonds, mortgages and securities..	5,645 00	6,145 00	5,545 00	4,495 00	6,495 00
Premiums paid on bonds.....					
Overdrafts.....	638 08	571 15	840 19	1,057 36	1,036 28
Banking house.....	1,577 68	1,577 68	1,577 68	1,577 68	1,577 68
Furniture and fixtures.....	536 38	536 38	536 38	644 50	702 02
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	16 83		19 14	38 30	
Items in transit.....	1,114 75	361 79			
United States bonds.....					
Due from banks in reserve cities..	23,224 79	12,921 25	11,819 80	5,399 48	10,761 02
Exchanges for clearing house....					
U. S. and National bank currency	6,867 00	4,390 00	2,077 00	3,487 00	3,211 00
Gold coin.....	3,365 00	3,310 00	3,085 00	3,195 00	3,295 00
Silver coin.....	937 80	1,050 25	469 75	78 70	750 75
Nickels and cents.....	52 71	88 27	21 54	18 60	33 98
Checks, cash items and internal revenue account.....	30 92	290 45	58	78 24	13 13
<b>Totals.....</b>	<b>\$117,802 87</b>	<b>\$112,494 77</b>	<b>\$112,190 43</b>	<b>\$105,471 60</b>	<b>\$111,071 30</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	5,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,191 22	2,093 48	2,158 58	2,687 04	3,432 83
Dividends unpaid.....					
Commercial deposits subject to check.....	44,653 25	37,435 73	31,548 22	19,063 60	22,533 16
Commercial certificates of deposit	44,958 40	47,224 78	52,483 63	57,720 96	58,874 00
Due to banks and bankers.....		740 78			231 31
Certified checks.....					
Cashier's checks outstanding...					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$117,802 87</b>	<b>\$112,494 77</b>	<b>\$112,190 43</b>	<b>\$105,471 60</b>	<b>\$111,071 30</b>

## STATE BANKING DEPARTMENT.

No. 225.

## SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President*; LEWIS C. DAVID, *Vice President*; WM. H. HUNT, *Cashier*DIRECTORS.—Stephen M. Crawford, Joseph J. Granger, George Liverton, Samuel E. Tucker,  
Lewis C. David, Hiram N. Lee, A. L. Fleming.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$60,005 21	\$57,509 08	\$57,195 49	\$60,862 94	\$59,672 61
Bonds, mortgages and securities..	64,921 30	65,914 92	68,744 23	71,597 05	79,481 87
Premiums paid on bonds.....					
Overdrafts.....		88 48			12 54
Banking house.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00	800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	345 00				280 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	20,780 52	17,001 27	27,584 62	15,072 92	15,585 29
Exchanges for clearing house....					
U. S. and National bank currency	7,750 00	4,976 00	3,637 00	6,543 00	6,760 00
Gold coin.....	3,500 00	3,400 00	3,405 00	3,400 00	3,000 00
Silver coin.....	1,073 20	968 35	1,460 35	1,091 65	1,591 70
Nickels and cents.....	63 18	70 79	33 48	40 84	35 60
Checks, cash items and internal revenue account.....	264 81	264 22	1,287 83	72 98	281 34
<b>Totals.....</b>	<b>\$160,703 22</b>	<b>\$152,193 11</b>	<b>\$165,348 00</b>	<b>\$160,681 38</b>	<b>\$168,570 45</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,089 11	3,085 88	3,416 79	948 23	2,081 78
Dividends unpaid.....	300 00	40 00	40 00		
Commercial deposits subject to check.....	33,925 26	18,585 61	31,759 93	23,307 82	22,676 60
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....	102,438 85	108,481 62	108,131 28	112,425 33	119,862 07
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$160,703 22</b>	<b>\$152,193 11</b>	<b>\$165,348 00</b>	<b>\$160,681 38</b>	<b>\$168,570 45</b>

No. 269.

## CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 25, 1902.

J. L. LIPSETT, *President*; VICTOR E. METZGER, *Vice President*; THOS. F. KILBY, *Cashier*;  
A. WESLEY CLARKE, *Assistant Cashier*.

DIRECTORS.—J. L. Lipsett, C. E. Ainsworth, M. N. Hunt, B. Desenberg, Robert N. Adams,  
F. E. Ketchum, Victor E. Metzger, J. V. Moran, Jay W. Sutton, Wm. Everett, R. G.  
Fergusqn, W. H. Peck, H. A. Harrison, Geo. Bridge.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$197,517 92	\$182,695 99	\$186,300 89	\$185,879 07	\$186,907 72
Bonds, mortgages and securities..	28,100 00	31,340 00	32,965 00	39,475 50	41,125 50
Premiums paid on bonds.....					
Overdrafts.....	234 74	438 43	592 20	589 18	771 48
Banking house.....					
Furniture and fixtures.....	6,105 53	4,303 03	9,023 53	9,023 53	9,043 28
Other real estate.....		1,400 00	1,400 00	1,400 00	1,400 00
Due from other banks and bank- ers (not reserve cities).....	1,177 32	498 99	2,020 43	1,370 15	2,308 26
Items in transit.....			366 92	1,242 76	2,481 13
United States bonds.....					
Due from banks in reserve cities..	22,150 09	30,847 25	58,184 66	29,698 07	47,159 57
Exchanges for clearing house....	294 83	1,110 87	1,303 17	892 30	3,229 70
U. S. and National bank currency	15,929 00	8,299 00	18,360 00	12,873 00	15,964 00
Gold coin.....	1,408 80	2,103 80	1,555 00	1,812 50	1,182 50
Silver coin.....	4,826 30	2,219 50	1,435 90	3,000 65	2,791 65
Nickels and cents.....	163 75	74 38	142 45	268 20	42 49
Checks, cash items and internal revenue account.....	240 35	2 07		747 75	356 25
Totals.....	\$278,148 63	\$264,833 31	\$313,650 15	\$288,272 66	\$314,713 53
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.	1,128 53	281 06	2,605 22	4,077 07	5,652 16
Dividends unpaid.....					
Commercial deposits subject to check.....	118,037 05	114,634 57	131,133 71	97,846 27	118,815 40
Commercial certificates of deposit	10,229 01	5,980 13	16,259 71	13,917 36	17,846 38
Due to banks and bankers.....					
Certified checks.....	10 10	12 15	42 88	111 89	200 00
Cashier's checks outstanding.....					
Savings deposits.....	47,748 94	43,925 40	63,808 63	72,320 07	72,199 59
Savings certificates of deposit.....					
Notes and bills rediscounted.....	1,000 00				
Bills payable.....					
Totals.....	\$278,148 63	\$264,833 31	\$313,650 15	\$288,272 66	\$314,713 53

## STATE BANKING DEPARTMENT.

No. 54.

## SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. WEAVER, *Vice President*; E. L. STANLEY, *Cashier*;  
D. E. VAN DUSEN, *Assistant Cashier*.

DIRECTORS.—George Kemp, C. E. Ainsworth, W. L. Murdock, J. H. Steere, Wm. Chandler,  
M. J. Weaver, Frank Perry, M. J. Magee, Henry Hickler, Albert L. Ferguson, A. B.  
Standish.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$435,199 00	\$447,503 79	\$506,953 01	\$539,513 89	\$601,112 00
Bonds, mortgages and securities..	143,862 31	142,983 50	146,602 43	144,571 65	152,816 65
Premiums paid on bonds.....					
Overdrafts.....	3,451 25	396 07	3,562 21	707 44	2,190 11
Banking house.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,540 25	2,540 25
Other real estate.....	249 10	266 10	770 35	770 35	780 70
Due from other banks and bank- ers (not reserve cities).....	4,723 25	1,356 60	3,759 99	1,563 20	3,129 94
Items in transit.....		4,641 37		1,497 15	1,550 25
United States bonds.....					
Due from banks in reserve cities..	161,572 69	222,760 55	250,328 44	143,721 55	130,529 59
Exchanges for clearing house....	2,900 10	4,479 14	853 37	952 24	1,783 14
U. S. and National bank currency	32,111 00	28,663 00	40,299 00	50,088 75	32,847 00
Gold coin.....	3,110 00	3,115 00	2,355 00	5,435 00	5,510 00
Silver coin.....	3,410 00	2,014 50	2,707 75	3,717 45	2,625 10
Nickels and cents.....	677 81	539 10	213 45	363 69	388 44
Checks, cash items and internal revenue account.....	189 52	243 13	73 21	65 72	212 86
Totals.....	\$828,956 03	\$896,451 85	\$994,978 21	\$930,508 33	\$973,016 03
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,887 66	238 22	7,129 96	16,394 56	25,285 92
Dividends unpaid.....	75 00				
Commercial deposits subject to check.....	311,271 37	331,319 20	399,611 91	349,492 42	353,102 26
Commercial certificates of deposit	97,352 91	141,409 56	154,841 55	124,283 80	126,545 29
Due to banks and bankers.....			1,375 39	65 34	287 81
Certified checks.....	1,266 93	1,466 93	3,066 93	1,416 93	1,070 93
Cashier's checks outstanding.....	1 36	94 46	1 36	51 20	1 36
Savings deposits.....	282,100 80	286,923 48	293,951 11	303,804 08	331,722 46
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$828,956 03	\$896,451 85	\$994,978 21	\$930,508 33	\$973,016 03

No. 204.

## STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. MCPHAIL, *President*; MORRICE L. WILLIAMS, *Vice President*; E. L. COLE, *Cashier*;  
H. W. MCPHAIL, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, M. L. Williams, C. A. McPhail, W. S. Richardson, E. L. Cole.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$47,300 72	\$44,613 40	\$54,316 25	\$58,864 30	\$46,739 60
Bonds, mortgages and securities..	36,995 37	38,802 90	44,558 32	44,350 09	46,245 07
Premiums paid on bonds.....					
Overdrafts.....		41 73			
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	102 10	90 02	89 15	250 00	260 61
Due from other banks and bank- ers (not reserve cities).....	4,851 05	2,832 16	790 50	1,048 50	2,428 61
Items in transit.....		12 75	319 07	413 26	70 87
United States bonds.....					
Due from banks in reserve cities..	12,920 42	25,212 23	2,831 34	4,701 17	11,046 37
Exchanges for clearing house....					
U. S. and National bank currency	5,947 00	2,500 00	5,198 00	3,188 00	2,419 00
Gold coin.....	530 00	500 00	500 00	545 00	
Silver coin.....	1,038 00	900 00	1,200 00	737 80	1,300 00
Nickels and cents.....	78 71	71 19	17 99	66 18	112 74
Checks, cash items and internal revenue account.....	75 35	290 17	259 55	138 49	292 26
Totals.....	\$116,638 72	\$122,666 55	\$116,879 17	\$121,052 79	\$117,705 13
Liabilities					
Capital stock paid in.....	\$15,500 00	\$15,500 00	\$15,500 00	\$15,500 00	\$15,500 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	839 57	1,851 15	3,220 77	3,634 91	4,455 79
Dividends unpaid.....	3,100 00				
Commercial deposits subject to check.....	29,673 03	30,052 66	20,860 83	24,156 24	26,969 94
Commercial certificates of deposit					
Due to banks and bankers .....	485 02	360 99	174 73	177 88	457 50
Certified checks.....			39 75		
Cashier's checks outstanding.....		50 00	50 00		
Savings deposits.....	42,453 17	46,702 06	41,513 55	38,003 58	43,982 70
Savings certificates of deposit....	14,587 93	18,149 69	15,519 54	13,080 18	16,339 20
Notes and bills rediscounted.....					
Bills payable.....			10,000 00	16,500 00	
Totals.....	\$116,638 72	\$122,666 55	\$116,879 17	\$121,052 79	\$117,705 13

No. 251.

## THE SEBEWAING STATE BANK, SEBEWAING.

Organized January 9, 1902.

FRANK W. HUBBARD, *President*; WILLIAM T. BOPE, JOHN RYAN, *Vice Presidents*;  
J. T. HADWIN, *Cashier*; R. C. JENKS, JR., *Assistant Cashier*.

DIRECTORS.—Frank W. Hubbard, William T. Bope, John Ryan, Margaret M. Hadwin, J. T. Hadwin.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$24,605 53	\$24,494 99	\$23,131 03	\$23,470 79	\$26,254 58
Bonds, mortgages and securities..	66,525 91	71,821 68	70,019 81	68,188 81	66,038 91
Premiums paid on bonds.....					
Overdrafts.....	37 97	19 68	8 36	246 05	123 28
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....		272 33	215 28	44 06	399 83
Due from other banks and bank- ers (not reserve cities).....	2,194 66	371 46	2,243 66	76 14	1,286 25
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	22,460 88	7,149 98	2,599 11	6,328 83	12,251 58
Exchanges for clearing house....				4,500 00	
U. S. and National bank currency	2,107 00	4,136 00	3,727 00	2,284 00	3,519 00
Gold coin.....	3,605 00	2,102 00	887 30	627 30	1,132 30
Silver coin.....	179 60	455 55	436 10	322 50	343 55
Nickels and cents.....	88 98	93 75	125 86	118 45	103 09
Checks, cash items and internal revenue account.....	104 63	212 25	160 30	769 76	553 03
Totals.....	\$127,010 16	\$116,229 67	\$108,653 81	\$112,076 69	\$117,105 40
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,600 00	1,600 00
Undivided profits, less current ex- penses, interest and taxes paid.	217 58	628 65	893 84	1,196 78	1,598 03
Dividends unpaid.....					
Commercial deposits subject to check.....	26,402 64	15,580 95	16,303 98	15,933 14	20,828 46
Commercial certificates of deposit					
Due to banks and bankers.....	1,273 84	2,277 59	1,063 03	1,470 14	1,524 11
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	481 42	406 05	427 14	681 65	982 39
Savings certificates of deposit....	77,134 68	75,836 43	68,465 82	71,194 98	70,572 41
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$127,010 16	\$116,229 67	\$108,653 81	\$112,076 69	\$117,105 40

No. 175.

## COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President*; O. H. ADAMS, *Vice President*; W. E. ADAMS, *Cashier*;  
W. I. N. SHEPHERD, *Assistant Cashier*.

DIRECTORS.—I. N. Shepherd, Linus D. Estee, H. D. Bent, Maggie H. White, Oliver H. Adams, N. W. Struble, W. E. Adams, W. L. Dibble, Martha A. Taylor.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$67 103 27	\$68,348 01	\$65,873 62	\$75,617 46	\$83,677 88
Bonds, mortgages and securities..	42,925 00	43,425 00	44,825 00	44,725 00	44,725 00
Premiums paid on bonds.....					
Overdrafts.....	585 85	328 90	296 06	608 83	1,315 36
Banking house.....					
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					2,143 99
Demand certificates of deposits...	10,000 00				
United States bonds.....					
Due from banks in reserve cities..	41,459 88	59,102 29	51,770 73	16,691 76	12,847 94
Exchanges for clearing house....	644 58	321 82	170 34	48 56	130 08
U. S. and National bank currency	8,640 00	6,685 00	6,250 00	7,435 00	5,481 00
Gold coin.....	3,350 00	3,095 00	3,190 00	3,070 00	3,150 00
Silver coin.....	1,222 50	1,624 45	1,343 30	1,350 15	870 30
Nickels and cents.....	46 44	120 45	119 54	146 51	41 42
Checks, cash items and internal revenue account.....					
Totals.....	\$176,977 52	\$184,050 92	\$174,839 19	\$150,693 27	\$155,382 97
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,788 68	3,765 88	4,005 76	2,072 97	2,940 48
Dividends unpaid.....					
Commercial deposits subject to check.....	58,317 59	54,026 59	45,844 08	33,920 27	34,470 61
Commercial certificates of deposit	88,367 62	98,408 45	97,375 83	87,200 03	90,469 63
Due to banks and bankers.....	3 63		113 52		2 25
Certified checks.....		350 00			
Cashier's checks outstanding.....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$176,977 52	\$184,050 92	\$174,839 19	\$150,693 27	\$155,382 97

## STATE BANKING DEPARTMENT.

No. 327.

## \*SOUTH GRAND RAPIDS STATE BANK, SOUTH GRAND RAPIDS.

Organized November 20, 1905.

GEORGE WYKES, *President*; WILMARTH T. SHAFER, *Vice President*;  
BENJAMIN C. PORTER, *Cashier*.

DIRECTORS.—Roger Irving Wykes, Wilmarth T. Shafer, George Wykes, Benjamin C. Porter,  
George H. Kirtland, Wm. H. Anderson, Marius D. Hoogesteger.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					
Bonds, mortgages and securities..					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..					
Exchanges for clearing house....					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit..					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
Totals.....					

\* Commenced business subsequent to November 9 report.



No. 148.

## CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*;  
R. J. MADILL, *Assistant Cashier*.

DIRECTORS.—W. S. Bradley, John C. Merson, R. T. Pierce, O. M. Vaughan, Silas M. Trowbridge, L. F. Otis, James K. Barden, C. W. Williams, L. A. Spencer, T. A. Bixby, L. E. Parsons.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$187,964 51	\$182,162 40	\$202,446 45	\$210,130 82	\$222,478 87
Bonds, mortgages and securities..	117,528 08	112,990 90	109,794 24	111,603 79	104,729 49
Premiums paid on bonds.....	1,135 00	1,135 00	1,135 00	1,135 00	1,135 00
Overdrafts.....	615 43	421 60	2,262 12	1,591 80	1,304 54
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		210 36		7 17	800 34
United States bonds.....					
Due from banks in reserve cities..	64,043 97	65,469 36	31,732 99	79,964 15	105,372 07
Exchanges for clearing house.....			1,833 34		1,654 80
U. S. and National bank currency	17,521 00	8,955 00	9,610 00	14,276 00	7,495 00
Gold coin.....	9,192 50	8,340 00	8,400 00	10,295 00	6,670 00
Silver coin.....	7,631 05	6,203 35	4,319 15	7,244 50	9,477 35
Nickels and cents.....	93 19	47 09	280 24	201 93	203 38
Checks, cash items and internal revenue account.....	5,217 84	652 21	2,539 21	1,677 73	5,720 11
<b>Totals.....</b>	<b>\$412,937 57</b>	<b>\$388,587 87</b>	<b>\$376,352 74</b>	<b>\$440,127 89</b>	<b>\$469,100 95</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	15,701 85	18,312 18	19,494 03	19,389 14	22,758 32
Dividends unpaid.....	2,430 00				
Commercial deposits subject to check.....	135,262 95	114,393 18	104,110 04	147,941 10	165,782 50
Commercial certificates of deposit.	46,294 46	44,729 84	43,469 00	51,947 32	51,669 11
Due to banks and bankers.....					
Certified checks.....					800 00
Cashier's checks outstanding.....					
Savings deposits.....	153,248 31	151,152 67	149,279 07	160,850 33	168,091 02
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$412,937 57</b>	<b>\$388,587 87</b>	<b>\$376,352 74</b>	<b>\$440,127 89</b>	<b>\$469,100 95</b>

## STATE BANKING DEPARTMENT.

No. 71.

## THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

C. J. MONROE, *President*; VOLNEY ROSS, L. S. MONROE, *Vice Presidents*;  
 GEORGE C. MONROE, *Cashier*; C. F. HUNT, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Bixby, John Mackey, Samuel P. Willson,  
 Eunice E. Moore, H. M. Avery, L. S. Monroe, Frank E. Rood.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$233,443 45	\$224,264 29	\$230,196 88	\$222,816 33	\$193,948 51
Bonds, mortgages and securities..	127,603 14	125,608 91	128,030 91	156,800 91	153,844 48
Premiums paid on bonds.....					
Overdrafts.....	132 25	366 44	280 36	167 86	244 88
Banking house.....					
Furniture and fixtures.....					
Other real estate.....		5,425 00	15,637 50	14,337 50	14,337 50
Due from other banks and bank- ers (not reserve cities).....				466 52	235 83
Items in transit .....					
United States bonds.....					
Due from banks in reserve cities..	62,436 86	49,511 87	42,156 33	74,829 84	137,068 01
Exchanges for clearing house....					
U. S. and National bank currency	20,431 00	12,573 00	14,926 00	25,263 00	14,965 00
Gold coin.....	9,118 00	10,057 00	9,055 00	11,270 00	8,290 00
Silver coin.....	4,800 00	5,200 00	3,000 00	5,200 00	5,300 00
Nickels and cents.....	535 71	743 74	718 46	651 75	455 08
Checks, cash items and internal revenue account.....	4,632 04	1,330 12	2,052 52	3,458 70	4,585 71
<b>Totals.....</b>	<b>\$463,132 45</b>	<b>\$435,080 37</b>	<b>\$446,155 96</b>	<b>\$515,262 41</b>	<b>\$532,525 00</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	32,532 13	27,819 97	30,887 50	28,199 02	34,111 95
Dividends unpaid.....					
Commercial deposits subject to check.....	112,813 68	96,896 93	106,687 27	171,797 33	167,176 10
Commercial certificates of deposit	3,721 00	1,954 00	2,742 00	3,141 41	3,381 81
Due to banks and bankers.....	2,995 02	972 61	329 10	197 91	1,184 93
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	209,925 07	206,823 78	203,238 76	208,761 45	220,605 95
Savings certificates of deposit....	16,145 55	15,613 08	17,271 33	18,165 29	21,064 26
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals... ..</b>	<b>\$463,132 45</b>	<b>\$435,080 37</b>	<b>\$446,155 96</b>	<b>\$515,262 41</b>	<b>\$532,525 00</b>

No. 306.

## THE STATE SAVINGS BANK OF SOUTH LYONS..

Organized March 23, 1905.

HERBERT LETCHFIELD, *President*; DERRICK B. LYONS, *Vice President and Cashier*;  
LEWIS W. STANBRO, *Assistant Cashier*.

DIRECTORS.—Herbert Letchfield, George T. Gready, David Waters, Lewis W. Stanbro,  
Derrick B. Lyons.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....			\$26,512 09	\$37,234 23	\$37,344 32
Bonds, mortgages and securities..			9,721 00	17,416 00	22,404 94
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....			3,000 00	3,000 00	3,000 00
Furniture and fixtures.....			1,510 00	1,510 00	1,510 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....			8,000 62	4,000 00	
Items in transit.....				2,013 92	1,189 24
United States bonds.....					
Due from banks in reserve cities..			24,826 63	15,026 25	15,699 50
Exchanges for clearing house....					
U. S and National bank currency			4,124 00	3,963 00	4,939 00
Gold coin.....			60 00	850 00	665 00
Silver coin.....			178 60	553 00	612 90
Nickels and cents.....			41 09	22 00	42 00
Checks, cash items and internal revenue account.....			61 65	2 21	47 41
Totals.....			\$78,035 68	\$85,590 61	\$87,454 31
Liabilities.					
Capital stock paid in.....			\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.			246 44	525 27	810 13
Dividends unpaid.....					
Commercial deposits subject to check.....			21,146 32	19,276 47	19,043 05
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....			6,913 32	9,440 46	9,523 18
Savings certificates of deposit....			29,729 60	36,248 41	38,072 95
Notes and bills rediscounted....					
Bills payable.....					
Totals.....			\$78,035 68	\$85,590 61	\$87,454 31

## STATE BANKING DEPARTMENT.

No. 278.

## SOUTH RANGE BANK, SOUTH RANGE.

Organized July 8, 1903.

L. L. HUBBARD, *President*; A. D. EDWARDS, *Vice President*; W. R. THOMPSON, *Cashier*.

DIRECTORS.—L. L. Hubbard, F. W. Denton, N. F. Leopold, A. D. Edwards, R. C. Pryor, R. R. Goodell, H. S. Goodell.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$100,576 14	\$81,547 53	\$85,134 73	\$102,770 66	\$104,848 32
Bonds, mortgages and securities..		36,873 45	44,192 34	51,938 24	53,106 01
Premiums paid on bonds.....					
Overdrafts.....			6 44		131 21
Banking house.....	5,275 42	5,275 42	5,275 42	5,000 00	5,000 00
Furniture and fixtures.....	2,112 71	2,212 71	2,234 35	2,000 00	2,100 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....	30,263 48	25,903 82	47,900 64		
Items in transit.....	626 47	182 78	578 37	101 02	432 17
United States bonds.....					
Due from banks in reserve cities..	63,196 42	31,967 56	33,864 33	62,023 59	122,514 55
Exchanges for clearing house....					
U. S. and National bank currency	5,010 00	11,898 00	7,640 00	12,855 00	9,280 00
Gold coin.....	695 00	460 00		220 00	255 00
Silver coin.....	1,467 00	765 00	1,002 50	1,649 00	1,376 00
Nickels and cents.....	205 15	101 72	244 72	358 93	91 94
Checks, cash items and internal revenue account.....	1,594 08	5,479 38	2,345 50	2,501 36	6,147 48
Totals.....	\$211,021 87	\$202,667 37	\$230,419 34	\$241,417 80	\$305,282 68
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				1,500 00	1,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,783 15	2,392 50	3,504 71	1,550 24	3,184 41
Dividends unpaid.....				51 00	6 00
Commercial deposits subject to check.....	98,822 81	78,433 91	101,782 88	94,935 84	134,637 33
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	80,415 91	91,840 96	93,444 25	111,370 72	134,424 94
Savings certificates of deposit....			1,687 50	2,010 00	1,530 00
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$211,021 87	\$202,667 37	\$230,419 34	\$241,417 80	\$305,282 6

## STATE BANKS OF MICHIGAN.

265

No. 207.

## SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

COLES A. BLOOMER, *President*; JASON S. BRADFORD, JOHN MANCHESTER, *Vice Presidents*;  
B. N. KEISTER, *Cashier*.

DIRECTORS.—Jason S. Bradford, John Manchester, Manly W. Burtch, Coles A. Bloomer,  
Chas. A. Johnson, August A. Johnson, Bruce N. Keister.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$53,395 98	\$56,555 78	\$59,083 54	\$61,669 08	\$58,336 92
Bonds, mortgages and securities..	94,484 80	83,764 80	84,397 60	85,681 77	92,961 07
Premiums paid on bonds.....					
Overdrafts.....	140 46	211 66	173 74	149 89	150 98
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	6,512 93	6,512 93	6,512 93	6,534 74	6,534 74
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	2,184 14	1,573 33	1,454 18	740 12	3,039 67
United States bonds.....					
Due from banks in reserve cities..	12,533 39	21,085 91	12,045 58	16,303 82	15,593 88
Exchanges for clearing house.....	815 38				
U. S. and National bank currency..	5,628 00	5,905 60	5,186 00	6,135 00	5,647 00
Gold coin.....	2,165 00	2,810 00	2,225 00	2,085 00	2,305 00
Silver coin.....	2,076 00	1,271 00	1,388 00	1,138 00	1,862 00
Nickels and cents.....	158 81	206 46	193 01	210 48	165 95
Checks, cash items and internal revenue account.....	468 36	370 71	375 74	486 78	310 02
<b>Totals.....</b>	<b>\$193,063 20</b>	<b>\$187,767 58</b>	<b>\$180,535 32</b>	<b>\$188,634 68</b>	<b>\$194,407 23</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,000 42	1,833 43	3,630 21	1,373 49	1,942 16
Dividends unpaid.....					
Commercial deposits subject to check.....	33,986 55	28,682 42	24,679 19	31,103 86	32,912 66
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	22,307 80	22,314 60	23,136 35	21,172 91	24,254 87
Savings certificates of deposit.....	110,768 43	109,937 13	104,089 57	109,984 42	110,297 54
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$193,063 20</b>	<b>\$187,767 58</b>	<b>\$180,535 32</b>	<b>\$188,634 68</b>	<b>\$194,407 23</b>

## STATE BANKING DEPARTMENT.

No. 279.

## STATE BANK OF STANDISH, STANDISH.

Organized August 21, 1903.

H. A. CHAMBERLAIN, *President*; A. H. WELLES, *Vice President*; JOSEPH MARTIN, *Cashier*.

DIRECTORS.—H. A. Chamberlain, A. H. Welles, N. B. Weaver, Jno. W. Dunn, A. E. Sleeper, Fred V. Keller.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$53,475 82	\$62,600 95	\$75,375 47	\$75,962 03	\$74,294 03
Bonds, mortgages and securities..	19,326 86	20,589 86	19,059 36	20,580 64	25,034 60
Premiums paid on bonds.....					
Overdrafts. ....	144 71	138 24	157 04	329 51	122 42
Banking house.....	6,000 00	7,880 00	7,880 00	7,880 00	7,880 00
Furniture and fixtures.....	1,100 00	1,452 00	1,452 00	2,000 00	2,000 00
Other real estate.....		2,600 00			
Due from other banks and bank- ers (not reserve cities).....	3,022 99				
Items in transit.....	136 36	1,378 43	20 00		
United States bonds.....					
Due from banks in reserve cities..	26,735 15	21,096 77	26,254 71	22,942 41	21,036 32
Exchanges for clearing house....					
U. S. and National bank currency	6,884 00	3,319 00	3,564 00	2,204 00	4,731 09
Gold coin.....	495 00	1,100 00	1,665 00	960 00	1,877 50
Silver coin.....	1,046 00	435 25	730 65	862 65	952 75
Nickels and cents.....	118 94	70 38	85 31	43 65	87 96
Checks, cash items and internal revenue account.....	154 69			3 44	451 77
<b>Totals. ....</b>	<b>\$118,640 52</b>	<b>\$122,660 88</b>	<b>\$136,243 54</b>	<b>\$133,768 33</b>	<b>\$138,468 35</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund. ....	2,000 00	3,000 00	3,000 00	4,000 00	4,000 00
Undivided profits, less current ex- penses interest and taxes paid.	2,342 27	1,333 34	459 54	1,118 67	2,903 10
Dividends unpaid.....					
Commercial deposits subject to check.....	46,131 04	47,376 57	57,360 04	47,449 31	50,507 14
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....			80 00		
Savings deposits.....	11,946 34	11,345 63	11,285 64	14,824 80	13,811 03
Savings certificates of deposit.....	36,220 87	39,605 34	44,058 32	46,375 55	47,247 08
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$118,640 52</b>	<b>\$122,660 88</b>	<b>\$136,243 54</b>	<b>\$133,768 33</b>	<b>\$138,468 35</b>

## STATE BANKS OF MICHIGAN.

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No. 243.

## STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; C. H. LAFLAMBOY, *Vice President*; C. W. FRENCH, *Cashier*;

DIRECTORS.—Fred R. Messenger, C. H. Laflamboy, P. J. Devine, Curtis Ball, C. W. French.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$62,649 39	\$53,866 63	\$61,065 28	\$59,888 43	\$57,206 61
Bonds, mortgages and securities..	54,116 00	53,761 00	55,170 50	54,545 50	50,545 50
Premiums paid on bonds.....					
Overdrafts.....	71 66	15 98	141 60	23 26	650 46
Banking house.....	3,250 00	3,250 00	3,250 00	3,250 00	3,250 00
Furniture and fixtures.....	1,525 00	1,625 00	1,525 00	1,550 00	1,550 00
Interest, expenses and taxes paid	147 81				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					50 40
Items in transit.....	3,332 17	1,783 28	82 88	54 00	673 22
United States bonds.....					
Due from banks in reserve cities..	13,371 55	13,469 69	13,833 32	9,381 28	11,032 83
Exchanges for clearing house.....					
U. S. and National bank currency	9,484 00	4,557 00	2,890 00	3,188 00	7,141 00
Gold coin.....	2,845 00	1,525 00	1,855 00	1,615 00	1,845 00
Silver coin.....	2,079 45	1,149 70	1,371 35	1,505 20	1,279 25
Nickels and cents.....	125 38	183 27	252 30	230 47	168 49
Checks, cash items and internal revenue account.....	365 20	352 59	442 61	418 61	72 81
Totals.....	\$153,362 61	\$140,439 14	\$141,869 84	\$135,649 75	\$135,465 57
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,250 00	2,250 00
Undivided profits, less current ex- penses, interest and taxes paid.		1,087 70	2,112 00	251 80	1,102 80
Dividends unpaid.....	216 00				
Commercial deposits subject to check.....	43,408 82	42,677 45	34,349 68	29,712 08	32,567 64
Commercial certificates of deposit					
Due to banks and bankers.....	205 88	412 56	1,900 34	2,128 93	696 05
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	5,280 33	5,919 59	6,294 29	6,329 61	6,524 28
Savings certificates of deposit....	72,126 58	68,341 84	72,213 53	65,977 33	71,824 80
Notes and bills rediscounted.....	10,125 00		3,000 00	4,500 00	500 00
Bills payable.....				4,500 00	
Totals.....	\$153,362 61	\$140,439 14	\$141,869 84	\$135,649 75	\$135,465 57

## STATE BANKING DEPARTMENT.

No. 270.

## BANK OF STEPHENSON, STEPHENSON.

Organized November 25, 1902.

EDWARD SAWBRIDGE, *President*; WILLIAM B. WINTER, *Vice President*;  
W. J. DUNCAN, *Cashier*.DIRECTORS.—Edward Sawbridge, William B. Winter, Milan S. Harmon, G. T. Werline,  
Paul Ferrizo, Jr.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$60,536 35	\$64,780 20	\$71,121 75	\$66,498 10	\$72,253 73
Bonds, mortgages and securities..	4,848 00	5,811 94	8,221 44	11,412 94	11,682 94
Premiums paid on bonds.....					
Overdrafts.....	94 08		113 07	112 47	39 04
Banking house.....	1,347 75	1,347 75	1,347 75	1,347 75	1,347 75
Furniture and fixtures.....	635 00	635 00	635 00	635 00	635 00
Current expenses.....	313 96				
Other real estate.....					
Due from other banks and bank- ers (not reserve cities) .....	3,040 43	9,979 21	9,100 57	1,197 78	2,904 19
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	11,537 90	11,762 31	12,186 69	11,975 33	7,492 45
Exchanges for clearing house.....					
U. S. and National bank currency	3,621 00	4,244 00	2,017 00	5,304 00	3,534 00
Gold coin.....	40 00			20 00	100 00
Silver coin.....	1,861 25	265 15	1,007 95	668 60	816 00
Nickels and cents.....	57 08	19 25	66 74	146 20	141 18
Checks, cash items and internal revenue account.....	40 00	1,002 00	1,000 00	827 22	
<b>Totals.....</b>	<b>\$87,972 80</b>	<b>\$99,846 81</b>	<b>\$106,817 96</b>	<b>\$100,145 39</b>	<b>\$100,746 28</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Undivided profits, less current ex- penses, interest and taxes paid.....		149 46	1,215 97	1,898 66	2,270 70
Dividends unpaid.....					
Commercial deposits subject to check.....	39,515 73	44,774 38	43,414 82	37,728 86	36,576 06
Commercial certificates of deposit	18,321 57	22,715 58	32,742 77	31,204 31	29,351 46
Due to banks and bankers.....				44 08	
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	8,935 50	8,007 39	8,244 40	8,069 48	8,848 06
Savings certificates of deposit.....					
Notes and bills rediscounted....					
Bills payable.....		3,000 00			2,500 00
<b>Totals.....</b>	<b>\$87,972 80</b>	<b>\$99,846 81</b>	<b>\$106,817 96</b>	<b>\$100,145 39</b>	<b>\$100,746 28</b>



No. 134.

## CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

MARTIN E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*;  
H. C. KRAFT, *Assistant Cashier*.

DIRECTORS.—Martin E. Aulsbrook, Geo. B. Tompkins, Edmund S. Amidon, Charles B. Buck,  
Frank Kenyon, T. J. Collins, Charles A. Sturges, E. C. Wright, H. C. Rehm.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$177,683 84	\$170,372 72	\$179,417 21	\$170,439 66	\$195,566 46
Bonds, mortgages and securities..	119,649 53	119,824 53	124,663 53	122,794 03	121,947 65
Premiums paid on bonds.....					
Overdrafts.....	2,543 79	1,269 51	777 83	688 64	2,583 76
Banking house.....					
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	60,304 43	59,020 03	45,043 86	56,735 03	41,293 16
Exchanges for clearing house.....					
U. S. and National bank currency	14,766 00	10,449 00	8,106 00	11,990 00	11,142 00
Gold coin.....	7,290 00	7,865 00	7,900 00	8,925 00	8,360 00
Silver coin.....	2,537 40	1,486 55	1,499 60	1,627 45	964 65
Nickels and cents.....	182 03	162 60	193 71	88 03	198 98
Checks, cash items and internal revenue account.....	352 71	268 52	1,403 79	601 58	158 67
<b>Totals.....</b>	<b>\$392,309 73</b>	<b>\$377,718 46</b>	<b>\$376,005 53</b>	<b>\$380,889 42</b>	<b>\$389,215 33</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,038 52	1,886 01	3,356 66	1,793 52	4,069 51
Dividends unpaid.....	5 00				
Commercial deposits subject to check.....	84,265 09	71,820 72	73,384 64	74,594 49	77,548 75
Commercial certificates of deposit	150,012 14	144,159 69	143,378 78	146,320 17	147,672 82
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	96,988 99	99,852 04	95,885 45	98,181 24	99,924 25
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$392,309 73</b>	<b>\$377,718 46</b>	<b>\$376,005 53</b>	<b>\$380,889 42</b>	<b>\$389,215 33</b>

No. 290.

## THE LEELANAU COUNTY SAVINGS BANK, SUTTON'S BAY, MICHIGAN.

Organized January 21, 1904.

D. H. POWER, *President*; C. D. STANLEY, *Vice President*; CHESTER ALLSHOUSE, *Cashier*;  
LEROY L. MAXAM, *Assistant Cashier*.DIRECTORS.—D. H. Power, C. D. Stanley, Leroy L. Maxam, C. L. Dayton, H. E. Gill, E. C.  
VanDeWalker, Chester Allshouse.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$43,241 14	\$48,353 58	\$53,038 13	\$49,896 15	\$50,881 54
Bonds, mortgages and securities..	6,017 00	6,134 21	11,579 44	11,507 29	9,450 08
Premiums paid on bonds.....					
Overdrafts.....	159 65	75 84	5 39	66 05	363 91
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	2,249 92	2,249 92	2,249 92	2,100 00	2,100 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....				44 50	118 00
United States bonds.....					
Due from banks in reserve cities..	8,856 48	7,046 42	5,657 83	7,668 53	28,832 07
Exchanges for clearing house.....					
U. S. and National bank currency	2,619 00	1,452 00	2,195 00	2,358 00	2,781 00
Gold coin.....	1,690 00	695 00	1,075 00	1,290 00	1,440 00
Silver coin.....	533 00	596 00	441 00	459 00	730 00
Nickels and cents.....	40 17	33 48	56 33	56 82	36 44
Checks, cash items and internal revenue account.....	192 29	94 10	36 00	300 85	244 80
Totals.....	\$68,598 65	\$69,730 55	\$79,334 04	\$78,747 19	\$99,977 84
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				500 00	500 00
Undivided profits, less current ex- penses, interest and taxes paid.	1,073 50	1,207 50	1,954 02	912 78	908 84
Dividends unpaid.....					
Commercial deposits subject to check.....	15,901 83	17,438 03	19,796 72	29,207 94	49,569 19
Commercial certificates of deposit	21,033 50				
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	5,589 82	5,838 22	4,681 50	4,582 17	5,490 11
Savings certificates of deposit.....		23,746 80	23,401 80	18,544 30	18,509 70
Notes and bills rediscounted.....		1,500 00			
Bills payable.....	5,000 00		9,500 00	5,000 00	5,000 00
Totals.....	\$68,598 65	\$69,730 55	\$79,334 04	\$78,747 19	\$99,977 84

## STATE BANKS OF MICHIGAN.

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No. 151.

## LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. J. TEMPLE, *Cashier*;  
H. R. BREWER, *Assistant Cashier*.

DIRECTORS.—Lucius Lilley, L. I. Bidwell, P. W. A. Fitzsimmons, John S. Strong, F. E. Bradley, R. A. Heesen, F. J. Temple.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$49,560 85	\$54,128 85	\$46,401 53	\$51,936 29	\$62,643 85
Bonds, mortgages and securities..	'83,037 33	83,137 33	83,002 40	84,688 40	83,240 40
Premiums paid on bonds.....					
Overdrafts.....	483 63	601 41	1,264 45	1,173 73	1,187 61
Banking house.....					
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....					
Due from other banks and bank- ers (n t reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	72,185 11	66,734 22	80,565 33	75,643 90	73,281 78
Exchanges for clearing house....					
U. S. and National bank currency	9,865 00	9,643 00	8,821 00	7,404 00	10,999 00
Gold coin.....	4,800 00	5,100 00	6,000 00	6,700 00	4,500 00
Silver coin.....	1,800 00	1,300 00	750 00	1,225 00	1,150 00
Nickels and cents.....	42 76	98 40	70 78	185 54	67 12
Checks, cash items and internal revenue account.....	25 00	35 80	343 37	246 50	2,699 20
Totals.....	\$223,449 68	\$222,429 01	\$228,868 86	\$230,853 36	\$241,418 96
Liabilities.					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	5,796 01	2,856 58	4,446 88	5,562 79	6,734 68
Dividends unpaid.....					
Commercial deposits subject to check.....	110,029 60	100,426 35	92,280 58	80,567 35	89,179 79
Commercial certificates of deposit	58,624 07	70,146 08	82,875 34	95,723 22	90,147 00
Due to banks and bankers.....			260 06		357 49
Certified checks.....					
Cashier's checks outstanding..					
Savings deposits.....					
Savings certificates of deposit..					
Notes and bills rediscounted..					
Bills payable.....					
Totals.....	\$223,449 68	\$222,429 01	\$228,868 86	\$230,853 36	\$241,418 96

No. 156.

## TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

CHARLES R. MILLER, *President*; JOHN Q. LOOK, *Vice President*; J. H. SMITH, *Cashier*.

DIRECTORS.—C. R. Miller, Joseph Russell, L. D. Dewey, C. A. Slayton, J. Q. Look, L. G. North, W. Anderson, A. C. Aylesworth.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$80,318 57	\$80,507 89	\$89,457 61	\$91,370 43	\$96,398 18
Bonds, mortgages and securities..	88,710 44	85,580 00	85,891 00	80,666 00	81,598 00
Premiums paid on bonds.....					
Overdrafts.....	1,748 87	400 82	197 05	558 21	1,073 92
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,565 00	1,565 00	1,565 00	1,565 00	1,565 00
Other real estate.....	2,401 59	1,584 62	1,591 62	2,666 62	2,636 72
Due from other banks and bank- ers (not reserve cities).....					2,000 00
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	46,003 51	49,011 60	38,816 13	35,493 85	25,385 35
Exchanges for clearing house.....					
U. S. and National bank currency	10,204 00	10,180 00	7,265 00	7,703 00	11,687 00
Gold coin.....	3,645 00	4,102 50	2,732 50	3,595 00	3,380 00
Silver coin.....	758 25	1,131 85	857 90	610 70	1,041 25
Nickels and cents.....	66 97	102 38	111 08	94 76	60 68
Checks, cash items and internal revenue account.....	281 11	1,609 84	473 71	251 59	212 76
Totals.....	\$238,903 31	\$238,976 50	\$232,158 60	\$227,775 16	\$230,238 86
Liabilities.					
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,749 84	3,912 63	5,530 79	5,813 60	6,945 98
Dividends unpaid.....	310 00	50 00			
Commercial deposits subject to check.....	61,612 59	50,025 88	47,005 85	52,529 43	48,954 86
Commercial certificates of deposit	10,138 39	9,023 15	10,114 73	7,108 36	8,895 38
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	133,592 49	145,464 84	139,007 23	131,823 77	134,942 64
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$238,903 31	\$238,976 50	\$232,158 60	\$227,775 16	\$230,238 86

No. 258.

## FIRST STATE BANK OF TEKONSHA, TEKONSHA.

Organized March 20, 1902.

F. E. ALLEN, *President*; E. P. KEEP, *Vice President*; H. W. CUSHMAN, *Cashier*.DIRECTORS.—John Johnson, F. E. Allen, H. W. Cushman, E. P. Keep, B. G. Doolittle,  
R. E. Waldo.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 20.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts. ....	\$40,515 01	\$44,699 30	\$41,093 88	\$40,197 76	\$46,702 91
Bonds, mortgages and securities..	32,265 00	29,265 00	27,465 00	31,115 00	26,015 00
Premiums paid on bonds.....	200 00	200 00	200 00	200 00	.....
Overdrafts.....	19 08	.....	.....	44 50	95
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	772 00	897 00	897 00	897 00	897 00
Other real estate.....	.....	.....	.....	.....	.....
Due from other banks and bank ers (not reserve cities).....	.....	3,000 00	5,000 00	6,000 00	.....
Items in transit.....	1,967 87	1,908 50	1,665 00	4,394 50	2,030 00
United States bonds.....	.....	.....	.....	.....	.....
Due from banks in reserve cities..	9,178 06	7,698 79	5,891 63	7,902 29	8,902 30
Exchanges for clearing house....	87 55	443 89	1,583 38	176 70	815 37
U. S. and National bank currency	3,705 00	6,037 00	6,413 00	1,915 00	4,467 00
Gold coin.....	1,235 00	1,105 00	1,025 00	1,090 00	835 00
Silver coin.....	753 60	728 20	807 85	747 90	850 40
Nickels and cents.....	86 20	62 10	38 88	28 87	93 42
Checks, cash items and internal revenue account .....	179 59	153 79	247 37	260 80	96 78
Totals.....	\$93,464 56	\$98,698 57	\$94,827 99	\$97,470 32	\$94,206 13
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	750 00	750 00	750 00	900 00	900 00
Undivided profits, less current ex- penses, interest and taxes paid.	353 37	793 87	1,588 49	698 77	1,195 50
Dividends unpaid.....	60 00	.....	.....	.....	.....
Commercial deposits subject to check.....	29,300 99	24,737 63	22,511 26	24,129 65	19,430 11
Commercial certificates of deposit	33,000 20	42,417 07	39,928 24	41,741 90	42,680 52
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	50 00	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....
Savings deposits.....	.....	.....	.....	.....	.....
Savings certificates of deposit.....	.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Totals.....	\$93,464 56	\$98,698 57	\$94,827 99	\$97,470 32	\$94,206 13

## No. 120.

## THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

AMOS C. WOLF, *President*; W. E. CLARK, *Vice President*; GEORGE T. WOLF, *Cashier*;  
M. S. ARNOLD, *Assistant Cashier*.

DIRECTORS.—Amos C. Wolf, W. E. Clark, George T. Wolf, Bishop E. Andrews, E. B. Linsley,  
C. H. Prouty, S. B. Hagenbuch.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$230,667 40	\$264,828 18	\$315,441 67	\$323,274 59	\$317,458 81
Bonds, mortgages and securities..	99,735 49	91,973 19	96,388 19	79,772 62	81,697 62
Premiums paid on bonds.....	74 25	203 95	203 95		
Overdrafts.....	2,825 41	1,861 62	5,613 45	1,589 01	4,519 15
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....					
Other real estate.....	300 00	300 00	300 00	300 00	300 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	50 00	50 00	50 00	549 24	260 00
United States bonds.....					
Due from banks in reserve cities..	94,015 61	90,513 16	44,977 28	57,996 27	70,486 03
Exchanges for clearing house....					
U. S. and National bank currency	19,842 00	11,562 00	11,417 00	10,644 00	11,877 00
Gold coin.....	12,545 00	11,710 00	10,875 00	11,167 50	12,097 50
Silver coin.....	3,252 95	2,238 55	2,104 60	3,974 59	3,247 60
Nickels and cents.....	230 97	258 75	179 34	287 68	443 85
Checks, cash items and internal revenue account.....	132 40	338 52	88 15	709 89	334 95
Totals.....	\$478,671 48	\$490,837 92	\$502,638 63	\$505,265 30	\$517,722 51
Liabilities.					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	5,873 37	7,110 51	8,947 20	9,001 59	9,915 31
Dividends unpaid.....					
Commercial deposits subject to check.....	129,444 21	102,944 32	86,509 41	106,621 30	122,938 22
Commercial certificates of deposit	140,830 16	176,335 35	176,543 59	172,926 11	172,784 21
Due to banks and bankers..					
Certified checks.....			638 00		
Cashier's checks outstanding....					
Savings deposits.....	152,523 74	154,447 74	160,499 64	166,716 30	162,084 77
Savings certificates of deposit....					
Notes and bills rediscounted.....			4,500 79		
Bills payable.....			15,000 00		
Totals.....	\$478,671 48	\$490,837 92	\$502,638 63	\$505,265 30	\$517,722 51

No. 265.

## PEOPLE'S SAVINGS BANK OF TRAVERSE CITY, MICH., TRAVERSE CITY.

Organized May 15, 1902.

H. S. HULL, *President*; A. V. FRIEDRICH, CHAS. WILHELM, *Vice Presidents*;  
C. A. HAMMOND, *Cashier*; E. L. EDWARDS, *Assistant Cashier*.

DIRECTORS.—F. C. Desmond, Stephen Lautner, George W. Lardie, J. M. Huellmantel, H. S. Hull, C. A. Hammond, William Loudon, J. O. Crotser, Charles Wilhelm, A. V. Friedrich, Benj. Thirlby, H. B. Garner.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$162,667 37	\$175,976 29	\$176,260 54	\$185,072 41	\$180,063 77
Bonds, mortgages and securities..	25,644 83	24,678 17	28,093 55	27,418 55	28,343 55
Premiums paid on bonds.....					
Overdrafts.....	84 25	61 75	320 97	229 47	259 36
Banking house.....	21,288 46	21,288 46	21,288 46	21,300 11	21,311 46
Furniture and fixtures.....	4,542 32	4,545 32	4,545 32	4,555 32	4,554 32
Other real estate.....	938 29				
Due from other banks and bank- ers (not reserve cities).....	1,015 00	1,015 00	1,015 00		
Items in transit.....					690 00
United States bonds.....					
Due from banks in reserve cities..	39,031 22	36,360 15	30,296 79	29,466 84	28,639 29
Exchanges for clearing house..		449 72	1,287 86	39 95	1,318 07
U. S. and National bank currency	11,237 00	9,530 00	10,776 00	12,694 00	15,086 00
Gold coin.....	7,150 00	7,907 50	8,655 00	7,025 00	7,112 50
Silver coin.....	1,665 60	2,198 90	2,192 50	2,012 40	2,022 65
Nickels and cents.....	186 71	93 86	116 43	220 30	361 86
Checks, cash items and internal revenue account.....	999 08	187 16	151 90	139 36	913 59
<b>Totals.....</b>	<b>\$276,470 13</b>	<b>\$284,292 28</b>	<b>\$285,600 32</b>	<b>\$290,173 71</b>	<b>\$296,657 44</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....		2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,200 73	1,627 66	2,854 73	3,746 84	4,832 04
Dividends unpaid.....					
Commercial deposits subject to check.....	69,440 97	70,094 46	66,597 17	79,884 51	79,077 33
Commercial certificates of deposit	58,474 44	63,825 36	66,092 06	59,290 10	67,177 71
Due to banks and bankers.....					
Certified checks.....		51 35	44 32		65 50
Cashier's checks outstanding....					
Savings deposits.....	84,353 99	86,193 45	87,512 02	84,752 26	83,004 86
Savings certificates of deposit....					
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$276,470 13</b>	<b>\$284,292 28</b>	<b>\$285,600 32</b>	<b>\$290,173 71</b>	<b>\$296,657 44</b>

## STATE BANKING DEPARTMENT.

No. 138.

## TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

J. T. HANNAH, *President*; A. TRACY LAY, *Vice President*; SAMUEL GARLAND, *Cashier*;  
A. J. HAVILAND, *Assistant Cashier*.

DIRECTORS.—J. T. Hannah, A. Tracy Lay, Samuel Garland, Harry C. Davis, E. P. Wilhelm.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9
Loans and discounts.....	\$436,355 59	\$542,954 20	\$516,458 79	\$411,886 70	\$408,858 64
Bonds, mortgages and securities..	548,844 51	552,899 11	539,157 91	559,770 34	562,978 84
Premiums paid on bonds.....	3,500 00	4,640 63	17,840 63	17,840 63	17,840 63
Overdrafts.....	54 29	129 09	78 89	47 62	373 24
Banking house.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....	50,000 00	75,000 00	90,370 00	90,370 00	90,370 00
Due from banks in reserve cities..	357,288 61	225,040 35	189,866 91	259,042 76	290,475 07
Exchanges for clearing house....					
U. S. and National bank currency	94,696 00	85,491 00	82,809 00	78,929 00	81,338 00
Gold coin.....	26,745 00	25,842 50	25,712 50	26,810 00	25,111 00
Silver coin.....	4,975 00	3,600 00	5,100 00	5,800 00	6,517 00
Nickels and cents.....	170 65	123 08	115 24	96 64	120 11
Checks, cash items and internal revenue account.....	12,469 70	14,599 96	15,526 97	7,363 60	11,469 02
Totals.....	\$1,660,099 35	\$1,655,319 92	\$1,608,036 84	\$1,582,957 29	\$1,620,451 55
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	27,000 00	27,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	3,748 93	2,339 81	4,067 61	775 98	6,266 10
Dividends unpaid.....					
Commercial deposits subject to check.....	432,405 47	417,105 91	373,801 51	359,558 68	388,687 65
Commercial certificates of deposit	904,876 20	898,759 48	889,636 80	873,775 59	867,914 01
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	94,068 75	112,114 72	115,530 92	121,847 04	130,583 79
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$1,660,099 35	\$1,655,319 92	\$1,608,036 84	\$1,582,957 29	\$1,620,451 55



No. 289.

## THE STATE SAVINGS BANK OF UNIONVILLE, MICHIGAN.

Organized March 31, 1904.

H. A. NICHOLS, *President*; C. A. HOFMEISTER, *Vice President*; J. C. PURDY, *Cashier*.

DIRECTORS.—H. A. Nichols, J. C. Purdy, Anna J. Purdy, C. A. Hofmeister, H. W. Wheeler, John J. Bitzer, George L. Brady.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$37,064 88	\$38,535 64	\$38,565 23	\$37,996 05	\$35,033 58
Bonds, mortgages and securities..	13,039 86	13,789 86	12,414 00	13,070 00	15,375 00
Premiums paid on bonds.....					
Overdrafts.....	72 64	57 95	20 40	59 10	3 49
Banking house.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,518 59	1,518 59	1,523 59	1,523 59	1,543 59
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	13,789 15	8,515 19	9,632 18	11,577 02	20,342 00
Exchanges for clearing house....					
U. S. and National bank currency	2,743 00	4,588 00	2,526 00	2,823 00	4,674 00
Gold coin.....	880 00	1,165 00	1,035 00	1,165 00	465 00
Silver coin.....	706 50	488 20	278 65	1,053 35	263 05
Nickels and cents.....	72 02	115 16	128 84	161 34	122 41
Checks, cash items and internal revenue account.....		266 88	177 21	64 80	
<b>Totals.....</b>	<b>\$71,886 64</b>	<b>\$71,040 47</b>	<b>\$68,301 10</b>	<b>\$71,493 25</b>	<b>\$79,822 12</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				430 33	430 33
Undivided profits, less current ex- penses, interest and taxes paid.	779 29	1,131 52	1,680 25	550 78	1,153 23
Dividends unpaid.....					
Commercial deposits subject to check.....	18,224 30	14,628 33	14,487 35	15,008 56	19,035 23
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	512 64	730 98	721 91	841 54	1,029 57
Savings certificates of deposit....	32,370 41	34,549 64	31,411 59	34,667 04	38,173 77
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$71,886 64</b>	<b>\$71,040 47</b>	<b>\$68,301 10</b>	<b>\$71,493 25</b>	<b>\$79,822 12</b>

## STATE BANKING DEPARTMENT.

No. 241.

## BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS.—D. G. Slafter, C. G. White, Justin Wentworth, Frank North, C. M. Slafter.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$80,729 42	\$84,513 94	\$90,725 23	\$90,787 88	\$89,886 41
Bonds, mortgages and securities..	33,731 01	32,981 01	33,280 00	31,355 00	32,995 00
Premiums paid on bonds.....					
Overdrafts.....	443 57	198 27	585 56	212 05	45 88
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00	800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	17,554 84	13,710 74	6,268 85	12,324 07	29,955 24
Exchanges for clearing house....					
U. S. and National bank currency	4,601 00	3,988 00	3,965 00	5,477 00	5,026 00
Gold coin.....	2,555 00	2,555 00	2,710 00	2,790 00	2,602 50
Silver coin.....	1,543 30	1,386 55	788 91	583 10	1,551 70
Nickels and cents.....	52 37	54 55	32 83	28 46	21 76
Checks, cash items and internal revenue account.....	37 33	213 12	4 50	1 95	120 54
<b>Totals.....</b>	<b>\$144,547 84</b>	<b>\$142,901 18</b>	<b>\$141,640 88</b>	<b>\$146,779 51</b>	<b>\$165,484 53</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	5,080 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	981 05	1,335 77	2,525 30	990 66	4,490 41
Dividends unpaid.....					
Commercial deposits subject to check.....	13,432 92	9,383 79	11,051 78	12,653 18	17,341 35
Commercial certificates of deposit	48,783 97	50,346 71	46,858 83	48,891 24	55,998 74
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	13,808 20	13,609 35	12,316 00	16,836 53	23,760 78
Savings certificates of deposit....	28,041 70	28,725 56	29,388 97	27,407 90	23,893 25
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$144,547 84</b>	<b>\$142,901 18</b>	<b>\$141,640 88</b>	<b>\$146,779 51</b>	<b>\$165,484 53</b>

No. 192.

## STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President*; WM. DAVIES, *Vice President*; H. E. HARRISON, *Cashier*; ·  
C. J. STEPHEN, *Assistant Cashier*.

DIRECTORS.—Isaac Gibbard, A. S. Curtis, Charles H. Richardson, William Davies, H. E. Harrison.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$98,728 46	\$97,605 91	\$97,499 10	\$106,806 00	\$111,197 33
Bonds, mortgages and securities..	73,114 23	72,980 33	75,420 33	74,009 10	76,454 10
Premiums paid on bonds.....	667 05	653 82	653 82	658 82	599 78
Overdrafts.....	61 82	.....	147 03	61 90	673 34
Banking house.....	3,400 00	3,400 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,000 00	1,400 00	1,400 00	1,400 00
Other real estate.....	.....	.....	.....	.....	.....
Due from other banks and bank- ers (not reserve cities).....	.....	.....	.....	.....	.....
Items in transit.....	.....	.....	.....	.....	.....
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities..	55,629 42	53,765 26	51,159 19	55,720 05	44,596 12
Exchanges for clearing house....	.....	.....	.....	.....	.....
U. S. and National bank currency	7,658 00	8,014 00	8,584 00	7,919 00	8,097 00
Gold coin.....	3,580 00	4,385 00	4,420 00	4,910 00	4,825 00
Silver coin.....	1,654 60	998 85	1,323 15	1,194 00	2,164 95
Nickels and cents.....	193 85	129 19	107 85	117 49	67 00
Checks, cash items and internal revenue account.....	619 57	280 59	60 00	15 85	10 00
<b>Totals.....</b>	<b>\$249,907 00</b>	<b>\$246,212 95</b>	<b>\$246,774 47</b>	<b>\$259,409 81</b>	<b>\$256,084 62</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	2,656 77	3,361 51	4,485 28	3,689 52	5,172 94
Dividends unpaid.....	.....	.....	.....	.....	.....
Commercial deposits subject to check.....	39,972 87	29,818 06	28,651 33	27,994 57	26,001 92
Commercial certificates of deposit	.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks outstanding....	.....	.....	.....	.....	.....
Savings deposits.....	52,506 67	51,742 84	56,086 83	58,001 36	56,728 04
Savings certificates of deposit....	124,770 69	131,290 54	127,551 03	139,724 36	138,181 72
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
<b>Totals.....</b>	<b>\$249,907 00</b>	<b>\$246,212 95</b>	<b>\$246,774 47</b>	<b>\$259,409 81</b>	<b>\$256,084 62</b>

No. 317.

## THE FIRST STATE BANK OF VICKSBURG, VICKSBURG.

Organized July 28, 1905.

W. F. NOTLEY, *President*; DUDLEY E. WATERS, A. T. SLAGHT, *Vice Presidents*;  
W. L. EWING, *Cashier*.DIRECTORS.—D. E. Waters, John E. Peck, A. T. Slaght, J. H. Notley, W. F. Notley, John  
Hamilton, C. H. McKain.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....				\$1,694 79	\$41,143 77
Bonds, mortgages and securities ..					4,995 00
Premiums paid on bonds.....					126 93
Overdrafts.....					
Banking house.....					
Furniture and fixtures .....					
Expenses paid .....				104 60	
Other real estate.....					
Due from other banks and bank ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..				18,052 17	19,882 49
Exchanges for clearing house....					
U. S. and National bank currency ..				1,940 00	6,738 00
Gold coin.....				1,665 00	840 00
Silver coin.....				1,394 00	1,372 45
Nickels and cents.....				114 82	50 00
Checks, cash items and internal revenue account.....					550 13
Totals.....				\$24,965 38	\$75,698 77
Liabilities.					
Capital stock paid in.....				\$12,500 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					119 84
Dividends unpaid.....					
Commercial deposits subject to check.....				7,527 13	29,597 48
Commercial certificates of deposit ..				4,938 25	
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding .....					
Savings deposits.....					
Savings certificates of deposit....					25,981 45
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....				\$24,965 38	\$75,698 77

## STATE BANKS OF MICHIGAN.

281

No. 284.

## WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

E. O. HANLON, *President*; JOHN FROHM, *Vice President*; E. W. PICKETT, *Cashier*;  
JOHN A. TURNER, *Assistant Cashier*.

DIRECTORS.—E. W. Pickett, E. O. Hanlon, John Frohm, V. S. Fish, H. J. Turner, C. H. Brush, E. W. Ryno.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$31,621 13	\$28,908 68	\$37,000 04	\$38,195 88	\$38,518 10
Bonds, mortgages and securities..	35,049 99	40,056 82	43,516 33	44,375 13	46,395 23
Premiums paid on bonds.....					
Overdrafts.....		36 04			
Banking house.....					
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	17,136 21	12,335 32	9,404 62	5,731 94	13,580 70
Exchanges for clearing house.....					
U. S. and National bank currency	3,689 00	1,960 00	4,140 00	3,952 00	2,797 00
Gold coin.....	1,415 00	1,305 00	1,015 00	1,130 00	1,225 00
Silver coin.....	578 25	480 75	263 00	301 75	90 75
Nickels and cents.....	22 77	49 46	42 20	26 33	30 95
Checks, cash items and internal revenue account.....	20 29			3 38	710 00
Totals.....	\$91,032 64	\$86,632 07	\$96,881 19	\$95,216 41	\$104,827 63
Liabilities.					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	200 00	200 00	200 00	200 00	200 00
Undivided profits, less current ex- penses, interest and taxes paid..	714 27	736 83	1,168 20	1,010 43	1,400 04
Dividends unpaid.....	180 00				
Commercial deposits subject to check.....	23,640 82	14,912 64	22,008 59	20,578 39	21,719 29
Commercial certificates of deposit	370 00	185 00	185 00	100 00	
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	3,496 00	3,795 38	2,933 35	3,619 58	4,259 88
Savings certificates of deposit.....	42,431 55	46,802 22	45,386 05	46,708 01	57,248 42
Notes and bills rediscounted.....					
Bills payable.....			5,000 00	3,000 00	
Totals.....	\$91,032 64	\$86,632 07	\$96,881 19	\$95,216 41	\$104,827 63

## STATE BANKING DEPARTMENT.

No. 105.

## WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President*; JACOB J. STELLWAGEN, *Vice President*; GEORGE M. STELLWAGEN, *Cashier*; JOHN TRUMSDALE, *Assistant Cashier*.

DIRECTORS.—James R. Hosie, J. J. Stellwagen, P. H. Stellwagen, George M. Stellwagen, Isabelle J. Stellwagen.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$125,619 30	\$113,791 08	\$124,153 41	\$114,697 14	\$111,546 49
Bonds, mortgages and securities..	210,003 46	209,283 46	203,637 77	194,932 77	195,132 77
Premiums paid on bonds.....					
Overdrafts.....	472 19	441 55	1,055 88	545 69	1,308 30
Banking house.....	9,400 00	9,400 00	9,400 00	9,400 00	9,400 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....	1,035 58	1,035 58			
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities..	48,867 11	55,503 34	37,596 04	40,161 82	56,723 99
Exchanges for clearing house....	38 31	884 66	149 99	266 06	53 15
U. S. and National bank currency	3,692 00	1,527 00	1,016 00	1,985 00	2,109 00
Gold coin.....	18,594 86	18,194 86	17,036 86	16,749 86	18,012 36
Silver coin.....	450 00	250 00	240 00	480 00	1,040 00
Nickels and cents.....	32 35	37 53	30 81	26 46	38 16
Checks, cash items and internal revenue account.....					
<b>Totals.....</b>	<b>\$422,905 16</b>	<b>\$414,959 06</b>	<b>\$399,019 76</b>	<b>\$383,944 80</b>	<b>\$400,063 22</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	20,000 00	20,000 00	20,00 00
Undivided profits, less current ex- penses, interest and taxes paid..	8,673 47	10,970 97	8,065 18	4,984 11	7,533 22
Dividends unpaid.....	252 00	4 00		50 00	
Commercial deposits subject to check.....	58,746 97	47,117 86	33,019 86	34,586 86	43,066 17
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	299,575 96	301,783 86	295,042 86	282,681 17	288,488 79
Savings certificates of deposit.....	18,156 76	17,582 37	17,891 86	16,642 66	15,965 04
Notes and bills rediscounted....					
Bills payable.....					
<b>Totals.....</b>	<b>\$422,905 16</b>	<b>\$414,959 06</b>	<b>\$399,019 76</b>	<b>\$383,944 80</b>	<b>\$400,063 22</b>

No. 250.

## THE STATE BANK OF WHITEHALL, WHITEHALL.

Organized December 18, 1901.

M. B. COVELL, *President*; C. G. PITKIN, *Vice President*; WM. ANDERSON, *Cashier*.

DIRECTORS.—M. B. Covell, C. G. Pitkin, C. E. Covell, August Edlund, James J. Gee.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$50,432 96	\$46,448 42	\$47,299 95	\$44,712 16	\$50,381 90
Bonds, mortgages and securities..	40,170 00	39,170 00	38,745 00	35,655 00	32,405 00
Premiums paid on bonds.....					
Overdrafts.....	187 59	31 14	3 02	10 00	38 94
Banking house.....	2,300 00	2,300 00	2,300 00	2,300 00	2,300 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).	861 97	2,777 57	695 49	2,050 76	5,986 62
Items in transit..					
United States bonds .....					
Due from banks in reserve cities..	6,805 89	11,905 74	6,343 95	20,915 28	19,489 00
Exchanges for clearing house....					
U. S. and National bank currency	7,000 00	2,650 00	7,500 00	6,360 00	5,600 00
Gold coin .....	500 00	580 00	400 00	415 00	695 00
Silver coin.....	647 50	340 00	600 00	348 50	706 50
Nickels and cents .....	44 67	35 73	14 61	77 67	38 61
Checks, cash items and internal revenue account.....	27 85	88 54	808 36	63 93	303 90
<b>Totals.....</b>	<b>\$110,078 43</b>	<b>\$107,427 14</b>	<b>\$105,810 38</b>	<b>\$113,998 30</b>	<b>\$119,045 47</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,750 00	3,750 00	3,750 00	3,850 00	3,850 00
Undivided profits, less current ex- penses, interest and taxes paid.	449 25	934 25	1,389 52	395 60	864 69
Dividends unpaid.....	175 00	175 00	175 00		
Commercial deposits subject to check.....	35,389 17	34,208 00	31,190 21	38,063 65	29,706 86
Commercial certificates of deposit	36,348 41	34,558 78	34,983 70	36,708 55	50,136 72
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	13,966 60	13,801 11	14,321 95	14,980 50	14,487 20
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$110,078 43</b>	<b>\$107,427 14</b>	<b>\$105,810 38</b>	<b>\$113,998 30</b>	<b>\$119,045 47</b>

## STATE BANKING DEPARTMENT.

No. 294.

## THE FARMERS' SAVINGS BANK, OF WHITE PIGEON, MICH.

Organized August 8, 1904.

JOSEPH BROWN, *President*; EDWARD RODERICK, FRANK WOLF, *Vice Presidents*;  
J. M. BENJAMIN, *Cashier*.DIRECTORS.—Joseph Brown, Frank Wolf, Wm. G. Howard, Hugh Hutton, Fred Leaders,  
Howard B. Sherman, J. Murray Benjamin, Edward Roderick, James T. Gortner, Albert C.  
Perkins, Wilbur F. Thomas, Frank G. Evans, Samuel J. Wolf, Hugh P. Stewart.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$34,582 40	\$32,544 32	\$31,764 62	\$38,997 12	\$39,173 04
Bonds, mortgages and securities..	9,895 00	4,895 00	8,095 00	14,870 00	16,450 00
Premiums paid on bonds.....					
Overdrafts.....					1 77
Current expenses and taxes paid..	1,625 52	1,107 78	978 58	652 27	188 03
Banking house.....					
Furniture and fixtures.....		1,347 25	1,450 00	1,450 00	1,450 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	1,000 00		1,450 00		1,790 84
United States bonds.....					
Due from banks in reserve cities..	12,107 54	22,024 70	18,309 63	5,703 50	5,908 69
Exchanges for clearing house....					
U. S. and National bank currency	5,111 00	3,213 00	2,785 00	1,955 00	1,080 00
Gold coin.....	955 00	1,590 00	2,320 00	1,270 00	1,300 00
Silver coin.....	1,482 75	1,381 90	733 85	844 15	698 65
Nickels and cents.....	6 65	42 01	1 82	22 83	29 80
Checks, cash items and internal revenue account.....	39 00	939 48	118 85	555 56	
<b>Totals.....</b>	<b>\$66,804 86</b>	<b>\$69,085 44</b>	<b>\$68,007 35</b>	<b>\$66,320 43</b>	<b>\$68,070 82</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid..					
Dividends unpaid.....					
Commercial deposits subject to check.....	17,766 69	14,080 12	10,073 48	7,665 59	10,444 80
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks.....			68 48	88 33	67 22
Cashier's checks outstanding.....					
Savings deposits.....	593 45	804 49	1,821 63	1,764 80	2,141 03
Savings certificates of deposit....	28,444 72	34,200 83	36,043 76	36,801 71	35,417 77
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$66,804 86</b>	<b>\$69,085 44</b>	<b>\$68,007 35</b>	<b>\$66,320 43</b>	<b>\$68,070 82</b>



No. 35.

## WILLIAMSTON STATE BANK OF WILLIAMSTON, MICH.

Organized August 30, 1888.

WILLIAM E. DENNIS, *President*; B. A. LIVERANCE, *Vice President*; BION WIXSON, *Cashier*.

DIRECTORS.—William E. Dennis, Bion Wixson, B. A. Liverance, M. A. Dennis, Jacob Stoffer, Lysander Carpenter, Jas. N. Leasia, S. D. Dennis, Chas. E. Lever.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$137,845 98	\$134,843 37	\$130,729 81	\$132,907 44	\$150,277 88
Bonds, mortgages and securities..	58,662 20	60,290 70	61,626 95	60,976 95	61,951 95
Premiums paid on bonds.....					
Overdrafts.....	5,348 97	875 05	3,595 63	4,579 08	14,074 50
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate. Due from other banks and bank- ers (not reserve cities).....		5,312 49	2,967 91	1,336 25	107 53
Items in transit.....				1,737 00	
United States bonds.....					
Due from banks in reserve cities..	73,988 40	85,051 93	76,642 20	66,341 57	56,838 38
Exchanges for clearing house....					
U. S. and National bank currency	13,399 00	10,679 00	14,820 00	10,845 00	11,277 00
Gold coin.....	3,255 00	3,080 00	3,030 00	2,900 00	2,940 00
Silver coin.....	3,735 10	4,020 10	4,330 05	3,244 40	2,365 65
Nickels and cents.....	117 81	86 04	42 74	35 81	18 83
Checks, cash items and internal revenue account.....	645 50				571 56
<b>Totals.....</b>	<b>\$301,097 96</b>	<b>\$308,838 68</b>	<b>\$302,385 29</b>	<b>\$289,503 50</b>	<b>\$305,023 28</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	6,635 05	7,259 10	7,812 25	8,290 98	9,746 41
Dividends unpaid.....	200 00	50 00	50 00		
Commercial deposits subject to check.....	49,382 32	51,290 45	45,343 60	38,704 07	54,314 71
Commercial certificates of deposit	184,744 59	190,239 13	189,179 44	182,508 45	180,908 36
Due to banks and bankers.....					
Certified checks.....	36 00				53 80
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$301,097 96</b>	<b>\$308,838 68</b>	<b>\$302,385 29</b>	<b>\$289,503 50</b>	<b>\$305,023 28</b>

## STATE BANKING DEPARTMENT.

No. 320.

## \*THE WOLVERINE STATE SAVINGS BANK, WOLVERINE.

Organized October 10, 1905.

SANFORD W. BUCK, *President*; EARL B. BOLTON, *Vice President*; JOHN E. WIGGINS, *Cashier*.

DIRECTORS.—Sanford M. Buck, Earl B. Bolton, F. A. Kramer, J. Walter Levie, Burgess S. Hullin, John E. Wiggins.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....					
Bonds, mortgages and securities..					
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....					
Furniture and fixtures.....					
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds... ..					
Due from banks in reserve cities..					
Exchanges for clearing house...					
U. S. and National bank currency					
Gold coin.....					
Silver coin.....					
Nickels and cents.....					
Checks, cash items and internal revenue account.....					
Totals.....					
Liabilities.					
Capital stock paid in.....					
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					
Dividends unpaid.....					
Commercial deposits subject to check.....					
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.. ..					
Cashier's checks outstanding....					
Savings deposits.....					
Savings certificates of deposit...					
Notes and bills rediscounted...					
Bills payable.....					
Totals.....					

\* Commenced business January 1, 1906.

# STATE BANKS OF MICHIGAN.

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No. 166.

## FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

\*H. C. POTTER, JR., *Vice President*; C. F. BABCOCK, *Cashier*.

DIRECTORS.—G. A. Raupp, H. H. Eby, S. T. Hendricks, C. F. Babcock, Geo. H. Russel, H. C. Potter, Jr., Fred Glanzel, Jr.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$135,278 16	\$122,745 54	\$154,849 27	\$150,729 84	\$142,721 62
Bonds, mortgages and securities..	92,717 00	97,597 00	109,292 00	122,547 00	127,082 00
Premiums paid on bonds.....					
Overdrafts.....	90 92	2 91	43 26	117 39	99 59
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	3,100 00	3,100 00	3,100 00	3,100 00	3,100 00
Other real estate.....	7,821 06	7,821 06	13,630 64	5,940 94	5,940 94
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..	66,557 20	59,188 75	55,209 39	41,339 88	24,398 99
Exchanges for clearing house....	789 01	188 68	205 04	881 14	959 95
U. S. and National bank currency	10,004 00	13,408 00	9,765 00	5,021 00	5,332 00
Gold coin.....	6,350 00	6,510 00	7,700 00	8,205 00	8,210 00
Silver coin.....	255 00	184 00	461 00	420 00	410 00
Nickels and cents.....	35 15	99 83	78 91	101 77	101 41
Checks, cash items and internal revenue account.....	305 00	87 13	126 10	110 46	118 35
<b>Totals.....</b>	<b>\$340,302 50</b>	<b>\$327,932 90</b>	<b>\$371,460 61</b>	<b>\$355,514 42</b>	<b>\$335,474 85</b>
<b>Liabilities,</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,750 00	7,750 00	7,750 00	8,000 00	8,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	737 56	1,178 73	3,390 41	1,338 19	3,638 64
Dividends unpaid.....	70 00	28 00		28 00	
Commercial deposits subject to check.....	125,025 09	111,861 50	144,258 88	130,374 68	112,404 52
Commercial certificates of deposit	125 00	25 00	25 00	150 00	310 00
Due to banks and bankers.....					
Certified checks.....	24 07		1,200 00		21 00
Cashier's checks outstanding.....					
Savings deposits.....	156,570 78	157,089 67	164,836 32	165,623 55	161,100 69
Savings certificates of deposit.....					
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$340,302 50</b>	<b>\$327,932 90</b>	<b>\$371,460 61</b>	<b>\$355,514 42</b>	<b>\$335,474 80</b>

\*President deceased, vacancy not filled.

## WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; F. B. SIBLEY, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.

DIRECTORS.—J. S. Van Alstyne, Sidney T. Miller, F. B. Sibley, Geo. Hendrie, Thos. H. Christian, John C. Cahalan, Alexander H. Sibley, George T. Hendrie.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$250,459 85	\$243,980 13	\$186,794 81	\$200,643 54	\$194,249 88
Bonds, mortgages and securities..	262,101 35	272,701 35	331,913 20	326,916 26	361,270 36
Premiums paid on bonds.....	3,536 75	3,501 75	2,566 75		
Overdrafts.....	512 89	126 14	301 97	4 56	3,446 45
Banking house.....	18,305 82	18,542 42	18,759 66	25,000 00	25,000 00
Furniture and fixtures.....	2,850 00	2,850 00	2,850 00		
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....		9,600 03		677 01	524 76
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities..	157,772 88	185,044 19	186,500 68	198,510 59	216,453 88
Exchanges for clearing house....	418 43	142 15		219 14	49 54
U. S. and National bank currency	18,772 00	18,297 00	24,100 00	19,829 00	26,941 00
Gold coin.....	14,320 00	16,947 50	16,730 00	17,717 50	20,355 00
Silver coin.....	745 50	592 00	1,209 50	914 60	914 95
Nickels and cents.....	79 25	26 76	48 59	76 02	125 09
Checks, cash items and internal revenue account.....	26 31		166 05	454 33	142 41
<b>Totals.....</b>	<b>\$779,901 03</b>	<b>\$822,351 42</b>	<b>\$821,941 21</b>	<b>\$849,962 55</b>	<b>\$899,473 32</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	18,695 98	20,798 34	25,782 57	23,461 33	28,823 46
Dividends unpaid.....					
Commercial deposits subject to check.....	141,274 62	167,053 78	166,138 18	187,525 58	228,637 56
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	559,005 43	571,202 30	566,268 46	574,515 08	578,497 18
Savings certificates of deposit.....	925 00	3,297 00	3,752 00	4,460 56	3,515 12
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$779,901 03</b>	<b>\$822,351 42</b>	<b>\$821,941 21</b>	<b>\$849,962 55</b>	<b>\$899,473 32</b>

# STATE BANKS OF MICHIGAN.

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No. 227.

## YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES MCCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*; GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, Harvey Tappan, James McColl, Charles Rounds, J. P. Livingston.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$88,814 72	\$90,631 17	\$90,796 40	\$85,170 01	\$85,940 59
Bonds, mortgages and securities..	38,528 25	43,443 25	47,020 25	46,753 25	47,538 22
Premiums paid on bonds.....					
Overdrafts.....	4,122 12	567 74	894 37	1,657 21	473 55
Banking house.....					
Furniture and fixtures .....	1,560 00	1,540 00	1,518 50	1,488 50	1,468 50
Other real estate.....	3,090 00	3,090 00	3,690 00	4,636 00	4,636 00
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities .	24,895 54	26,337 49	19,980 63	17,111 54	20,984 93
Exchanges for clearing house....					
U. S. and National bank currency	5,738 00	6,267 00	8,513 00	8,174 00	10,742 00
Gold coin.....			20 00	20 00	995 00
Silver coin.....	894 95	670 30	554 10	796 99	384 85
Nickels and cents.....	226 29	299 08	213 45	243 15	106 08
Checks, cash items and internal revenue account.....	137 66	381 62	153 09	8 69	1,130 87
<b>Totals.....</b>	<b>\$168,607 58</b>	<b>\$173,827 65</b>	<b>\$173,353 79</b>	<b>\$166,059 34</b>	<b>\$174,400 59</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	3,000 00	3,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	3,340 91	3,515 51	4,749 11	2,774 41	4,184 84
Dividends unpaid.....	794 65				
Commercial deposits subject to check.....	31,390 32	35,856 68	35,648 10	34,606 43	35,147 12
Commercial certificates of deposit	52,970 53	58,144 13	57,506 76	54,428 47	56,125 83
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	40,960 87	43,429 88	41,895 95	40,680 16	40,820 93
Savings certificates of deposit....	5,650 25	5,381 45	6,053 87	5,569 87	5,121 87
Notes and bills rediscounted.....	6,000 00				
Bills payable.....					5,000 00
<b>Totals.....</b>	<b>\$168,607 53</b>	<b>\$173,827 65</b>	<b>\$173,353 79</b>	<b>\$166,059 34</b>	<b>\$174,400 59</b>

No. 86.

## YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

AUGUSTUS BEYER, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*;  
P. W. CARPENTER, *Assistant Cashier*; GEO. H. GAW, JR., *Auditor*.

DIRECTORS.—R. W. Hemphill, H. P. Glover, Augustus Beyer, R. W. Hemphill, Jr., P. W. Carpenter.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$497,970 62	\$456,590 44	\$445,882 76	\$367,216 43	\$360,252 50
Bonds, mortgages and securities..	199,305 00	246,425 00	251,925 00	200,265 00	261,659 00
Premiums paid on bonds.....					
Overdrafts.....	16,970 83	7,717 00	15,999 98	10,467 85	10,419 71
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	22,540 00	22,540 00	22,540 00	22,540 00	22,540 00
Due from other banks and bank- ers (not reserve cities).....	4,037 10	568 93	1,099 83	2,001 63	3,065 91
Items in transit. ....	3,531 02	5,365 55	1,768 60	401 85	3,921 64
United States bonds.....					
Due from banks in reserve cities..	68,836 13	73,704 18	56,008 66	173,582 72	166,007 44
Exchanges for clearing house....	1,915 80	221 17	2,111 12	2,207 87	4,586 18
U. S. and National bank currency	29,583 00	23,211 00	20,540 00	24,058 00	14,492 00
Gold coin.....	31,050 00	31,520 00	34,560 00	36,050 00	39,060 00
Silver coin.....	4,600 00	8,782 00	12,508 00	17,211 00	16,324 00
Nickels and cents.....	149 99	299 19	265 61	138 30	65 38
Checks, cash items and internal revenue account.....	6,549 00	4,580 34	3,054 69	505 75	454 50
Totals.....	\$917,038 49	\$911,524 80	\$899,464 25	\$946,646 40	\$932,848 26
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current ex- penses, interest and taxes paid.	4,355 73	4,149 55	3,416 40	4,965 66	3,026 27
Dividends unpaid.....					
Commercial deposits subject to check.....	116,176 93	85,352 38	79,354 23	115,722 74	111,554 16
Commercial certificates of deposit					
Due to banks and bankers .....					
Certified checks.....					
Cashier's checks outstanding.....					
Savings deposits.....	126,488 73	135,630 18	135,957 63	138,688 35	144,786 87
Savings certificates of deposit..	610,017 10	626,392 69	620,735 99	627,269 65	613,480 96
Notes and bills rediscounted.....					
Bills payable.....					
Totals.....	\$917,038 49	\$911,524 80	\$899,464 25	\$946,646 40	\$932,848 26

No. 307.

## STATE COMMERCIAL &amp; SAVINGS BANK OF ZEELAND, ZEELAND.

Organized February 13, 1905.

WM. WICHERS, *President*; JOY HECK, *Vice President*; B. NEERKIN, *Cashier*.

DIRECTORS.—Wm. Wickers, Cornelius VanLoo, Martin Elzinga, W. G. Heasley, Joy Heck, Frank S. Coleman, Benjamin Neerkin.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....			\$11,624 79	\$26,265 68	\$34,487 96
Bonds, mortgages and securities..			650 00	8,010 95	18,160 95
Premiums paid on bonds.....					
Overdrafts.....					
Banking house.....			3,000 00	4,946 00	10,542 48
Furniture and fixtures.....					4,035 96
Current expenses.....			472 95	923 12	1,291 86
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....					
United States bonds.....					
Due from banks in reserve cities..			19,450 20	16,230 51	5,556 78
Exchanges for clearing house....					
U. S. and National bank currency			4,604 00	3,581 00	3,085 00
Gold coin.....			150 00	640 00	805 00
Silver coin.....			183 25	235 15	777 45
Nickels and cents.....			31 16	111 41	175 95
Checks, cash items and internal revenue account.....			18 48	58 79	29 05
Totals.....			\$40,184 83	\$61,002 61	\$78,898 44
Liabilities.					
Capital stock paid in.....			\$23,220 00	\$31,850 00	\$35,000 00
Surplus fund.....					
Undivided profits, less current ex- penses, interest and taxes paid.					
Dividends unpaid.....					
Commercial deposits subject to check.....			9,591 38	11,548 86	18,796 59
Commercial certificates of deposit					
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....			937 25	2,948 95	5,661 05
Savings certificates of deposit...			4,936 20	13,154 80	17,940 80
Notes and bills rediscounted....					
Bills payable.....			1,500 00	1,500 00	1,500 00
Totals.....			\$40,184 83	\$61,002 61	\$78,898 44

## STATE BANKING DEPARTMENT.

No. 226.

## ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

J. DEN HERDER, *President*; F. BOONSTRA, *Vice President*; C. J. DEN HERDER, *Cashier*.

DIRECTORS.—J. Den Herder, A. Lahuls, H. De Krulff, F. Boonstra, C. J. Den Herder, T. A. Huizinga, Matthew Kolyn.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9
Loans and discounts.....	\$188,737 16	\$192,762 37	\$189,659 93	\$204,734 31	\$212,382 58
Bonds, mortgages and securities..	227,733 44	234,254 53	230,983 00	232,258 00	240,227 50
Premiums paid on bonds.....					
Overdrafts.....	49 05	74 55	137 50	34 42	527 25
Banking house.....					
Furniture and fixtures.....	800 00	800 00	800 00	800 00	800 00
Other real estate.....					
Due from other banks and bank- ers (not reserve cities).....					
Items in transit.....	118 96			1,523 57	2,442 91
United States bonds.....					
Due from banks in reserve cities..	93,582 20	84,783 63	74,815 48	48,809 50	42,906 74
Exchanges for clearing house....					
U. S. and National bank currency	16,187 00	9,285 00	14,507 00	13,522 00	13,219 00
Gold coin.....	17,545 00	19,667 50	17,315 00	16,655 00	15,790 00
Silver coin.....	854 40	955 20	1,030 30	700 90	1,288 50
Nickels and cents.....	185 54	271 61	148 34	69 74	117 77
Checks, cash items and internal revenue account.....	1,013 85			79 47	236 90
<b>Totals.....</b>	<b>\$546,806 60</b>	<b>\$542,854 39</b>	<b>\$529,396 55</b>	<b>\$518,686 91</b>	<b>\$529,939 15</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current ex- penses, interest and taxes paid..	1,555 93	5,147 94	9,898 37	2,697 72	3,030 81
Dividends unpaid.....	50 00				
Commercial deposits subject to check.....	85,111 92	68,149 03	48,325 93	43,205 69	47,886 56
Commercial certificates of deposit	92,478 75	76,541 79	99,800 58	103,587 44	116,284 68
Due to banks and bankers.....					
Certified checks.....					
Cashier's checks outstanding....					
Savings deposits.....	9,113 41	10,392 21	11,624 51	13,546 88	18,814 57
Savings certificates of deposit....	326,496 59	350,623 42	317,747 16	313,649 18	301,922 53
Notes and bills rediscounted.....					
Bills payable.....					
<b>Totals.....</b>	<b>\$546,806 60</b>	<b>\$542,854 39</b>	<b>\$529,396 55</b>	<b>\$518,686 91</b>	<b>\$529,939 15</b>



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REPORTS

OF THE

NATIONAL BANKS OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING  
DEPARTMENT

JANUARY 11, MARCH 14, MAY 29, AUGUST 25, AND NOVEMBER 9, 1905.

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No. 3316.

## \* FIRST NATIONAL BANK, ALBION.

W. O'DONOUGHUE, *President*; I. L. SIBLEY, *Vice President*; H. M. DEARING, *Cashier*;  
S. HYNEY, *Assistant Cashier*.

DIRECTORS.—W. O'Donoughue, I. L. Sibley, M. D. Weeks, A. J. Howell, J. C. Eslow, H. M. Dearing, S. Hyney.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$386,600 36				
Overdrafts, secured and unsecured.....	9,199 66				
U. S. bonds to secure circulation.....	45,000 00				
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premium on U. S. bonds.....					
Stocks, securities, etc.....	21,061 52				
Banking house, furniture and fixtures.....	7,450 00				
Other real estate, and mortgages owned.....	14,752 54				
Due from National banks (not reserve agents).....	4 06				
Due from State banks and bankers.....					
Due from approved reserve agents.....	16,577 83				
Checks and other cash items.....	470 95				
Exchanges for clearing house.....					
Notes of other National banks.....	1,047 00				
Fractional paper currency, nickels and cents.....	137 02				
Specie.....	11,300 00				
Legal tender notes.....	5,000 00				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00				
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$520,850 94</b>				
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00				
Surplus fund.....	25,000 00				
Undivided profits less expenses and taxes paid.....	10,789 64				
National bank notes outstanding.....	45,000 00				
Due to other National banks.....	39,604 14				
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	217,242 04				
Demand certificates of deposit.....	58,215 12				
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....	25,000 00				
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$520,850 94</b>				

\* Succeeded by the Albion National Bank.

No. 7552.

## THE ALBION NATIONAL BANK, ALBION.

W. O'DONONGHUE, *President*; M. D. WEEKS, *Vice President*; H. M. DEARING, *Cashier*;  
SETH HYNEY, *Assistant Cashier*.

DIRECTORS.—W. O'Donoghue, M. D. Weeks, H. M. Dearing, A. J. Howell, James C. Ealow.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....		\$72,591 04	\$132,723 56	\$153,660 24	\$168,100 59
Overdrafts, secured and unsecured.....		6 76	60 28	14 61	916 69
U. S. bonds to secure circulation.....		15,000 00	20,000 00	20,000 00	20,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....		712 50	962 50	846 59	846 59
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....		450 00	7,450 00	7,450 00	7,450 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....		132,256 22	141,665 09	164,321 71	142,627 31
Due from State banks and bankers.....		9,346 38	3,681 46	6,007 37	3,987 07
Due from approved reserve agents.....		110 22	311 27	171 03	205 68
Checks and other cash items.....					
Exchanges for clearing house.....		656 70	1,195 73	243 28	
Notes of other National banks.....		900 00	1,531 00	2,575 00	1,536 00
Fractional paper currency, nickels and cents.....		123 57	147 96	112 54	90 77
Specie.....		9,819 55	9,748 40	6,843 85	6,361 80
Legal tender notes.....		4,000 00	10,000 00	7,000 00	3,000 00
Redemption fund with U. S. treasurer (5% of circulation).....		750 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>		<b>\$246,422 94</b>	<b>\$330,477 25</b>	<b>\$370,246 22</b>	<b>\$356,122 50</b>
<b>Liabilities.</b>					
Capital stock paid in.....		\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....		783 62	1,648 34	934 03	2,877 78
National bank notes outstanding.....		15,000 00	20,000 00	20,000 00	20,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....		146,310 29	199,093 03	232,113 54	214,706 08
Demand certificates of deposit.....		24,329 03	39,735 88	47,198 65	48,538 64
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....			10,000 00	10,000 00	10,000 00
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>		<b>\$246,422 94</b>	<b>\$330,477 25</b>	<b>\$370,246 22</b>	<b>\$356,122 50</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 1829.

## FIRST NATIONAL BANK, ALLEGAN.

N. B. WEST, *President*; I. P. GRISWOLD, *Vice President*; F. I. CHICHESTER, *Cashier*;  
FRANK ANDREWS, W. L. DAVIS, *Assistant Cashiers*.

DIRECTORS.—N. B. West, I. P. Griswold, F. I. Ch'chester, E. E. Chichester, Leon Chichester.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$203,416 59	\$228,138 63	\$227,812 14	\$236,123 74	\$241,647 53
Overdrafts, secured and unsecured	6,071 37	5,520 57	3,557 40	2,294 82	3,422 81
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.	34,034 00	33,984 00	37,144 00	34,584 00	34,584 00
Banking house, furniture and fix- tures.....	6,709 00	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate, and mortgages owned.....	3,300 00	3,200 00	3,200 00	3,200 00	3,200 00
Due from National banks (not re- serve agents).....	18,872 99	19,896 94	477 95	9,815 69	15,114 16
Due from State banks and bankers	8,949 59	5,317 36	2,501 11	6,625 46	7,682 77
Due from approved reserve agents	19,139 84	16,147 11	19,396 04	28,603 03	29,643 13
Checks and other cash items.....		1,430 91	273 86	936 72	6,087 71
Exchanges for clearing house....	5,239 46				
Notes of other National banks.....				500 00	
Fractional paper currency, nickels and cents.....	286 41	215 55	103 37	149 83	234 19
Specie.....	22,930 32	18,381 67	14,480 77	19,421 57	24,022 17
Legal tender notes.....	4,150 00	8,704 00	3,400 00	2,980 00	5,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	15 00			1,500 00	1,000 00
<b>Totals.....</b>	<b>\$385,614 57</b>	<b>\$400,145 74</b>	<b>\$371,555 64</b>	<b>\$405,953 86</b>	<b>\$431,356 97</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	5,495 57	6,976 45	9,085 56	7,915 53	10,513 58
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	49,500 00
Due to other National banks.....					
Due to State banks and bankers...	279 60	76 95	276 14	131 51	540 06
Dividends unpaid.....	1,470 00			168 00	63 00
Individual deposits subject to check.....	179,983 73	190,150 72	151,505 83	178,877 57	188,303 61
Demand certificates of deposit....	88,385 67	91,241 62	91,643 63	99,631 60	118,167 13
Time certificates of deposit.....					
Certified checks.....		1,700 00	1,044 42	4,229 65	4,269 59
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			8,000 00	5,000 00	
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$385,614 57</b>	<b>\$400,145 74</b>	<b>\$371,555 64</b>	<b>\$405,953 86</b>	<b>\$431,356 97</b>

## STATE BANKING DEPARTMENT.

No. 2847.

## ALPENA NATIONAL BANK, ALPENA.

W. H. JOHNSON, *President*; HERMAN BESSER, *Vice President*; JOHN C. COMFORT, *Cashier*.DIRECTORS.—Wm. H. Johnson, John Sinclair, William Krebs, Herman Besser, S. A. Davison,  
C. H. Osgood, Chas. H. Reynolds, Jas. K. Kerr.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$577,922 00	\$574,189 48	\$467,271 55	\$357,958 42	\$386,429 69
Overdrafts, secured and unsecured	3,117 00	1,757 84	453 23	613 79	2,549 56
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	34,270 33	34,206 13	33,977 13	30,365 97	48,507 97
Banking house, furniture and fix- tures.....	6,252 24	9,210 74	9,262 74	9,262 74	2,700 00
Other real estate, and mortgages owned.....	7,215 91	7,215 91			
Due from National banks (not re- serve agents).....	13,232 49		104,690 43	157,003 37	126,719 89
Due from State banks and bankers			15,000 00	30,000 00	60,000 00
Due from approved reserve agents	55,775 89	113,530 07	87,929 35	143,763 37	82,862 22
Checks and other cash items.....	42,014 91	1,613 04	1,796 66	900 44	1,785 03
Exchanges for clearing house.....					
Notes of other National banks.....	1,680 00	1,413 00	3,621 00	1,833 00	2,041 00
Fractional paper currency, nickels and cents.....	344 09	442 34	500 21	428 78	360 71
Specie.....	27,500 00	32,615 00	26,945 00	26,445 00	26,875 00
Legal tender notes.....	22,180 00	34,439 00	18,613 00	26,143 00	30,925 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$844,004 86</b>	<b>\$863,132 55</b>	<b>\$822,560 30</b>	<b>\$837,817 88</b>	<b>\$824,206 06</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,500 00	15,500 00	15,500 00	15,500 00	15,500 00
Undivided profits less expenses and taxes paid.....	16,047 47	10,366 90	2,034 87	4,818 87	10,972 72
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	583,183 35	620,731 14	500,310 67	594,740 43	557,757 55
Demand certificates of deposit....	129,274 04	116,534 51	114,715 26	122,758 58	139,975 79
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$844,004 86</b>	<b>\$863,132 55</b>	<b>\$822,560 30</b>	<b>\$837,817 88</b>	<b>\$824,206 06</b>

No. 2714.

## FIRST NATIONAL BANK, ANN ARBOR.

EDWARD D. KINNE, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, H. M. Woods, William Wagner, Fred K. Schmid.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$337,186 65	\$340,591 23	\$375,040 59	\$368,850 89	\$352,097 51
Overdrafts, secured and unsecured	10,061 07	4,369 76	2,471 03	6,573 40	7,576 97
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	900 00	900 00	900 00	900 00	900 00
Stocks, securities, etc.....	60,488 60	57,773 60	40,773 60	40,773 60	65,773 60
Banking house, furniture and fixtures	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned					
Due from National banks (not reserve agents)					
Due from State banks and bankers	7,371 91	8,785 19	10,219 58	6,566 84	9,303 91
Due from approved reserve agents	43,322 98	72,584 06	80,981 71	47,500 34	58,204 80
Checks and other cash items	269 37	336 75	948 05		3,122 09
Bills in transit.....			325 00		
Exchanges for clearing house....	998 48	1,653 71	1,243 21	1,895 41	1,012 72
Notes of other National banks....	10,340 00	10,545 00	15,920 00	7,360 00	8,985 00
Fractional paper currency, nickels and cents.....	357 74	323 37	454 79	472 35	540 85
Specie.....	18,328 66	18,100 80	19,518 10	21,862 35	22,053 45
Legal tender notes.....	11,154 00	11,528 00	12,039 00	11,361 00	12,271 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$543,029 45	\$569,741 47	\$603,084 66	\$556,426 18	\$584,597 00
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	24,972 80	28,167 78	31,902 39	28,280 31	31,228 27
National bank notes outstanding.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks....	2,362 30	2,214 26		1,240 67	3,322 77
Due to State banks and bankers.	2,489 71	2,673 18		1,512 51	2,661 19
Dividends unpaid.....	453 34	180 00	180 00	286 67	180 00
Individual deposits subject to check.....	164,812 64	169,376 11	227,302 86	172,251 48	203,946 29
Demand certificates of deposit...	202,958 66	202,130 16	198,699 41	207,854 54	198,258 48
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$543,029 45	\$569,741 47	\$603,084 66	\$556,426 18	\$584,597 00

No. 7013.

## CENTRAL NATIONAL BANK, BATTLE CREEK.

Organized November 21, 1903.

EDWARD C. HINMAN, *President*; FRANK WOLF, CARROLL L. POST, *Vice Presidents*;  
FRANK G. EVANS, *Cashier*.

DIRECTORS.—C. W. Post, E. C. Hinman, L. W. Robinson, C. L. Post, H. P. Stewart, H. B. Sherman,  
L. Werstein, G. L. Gilkey, Frank Wolf, Frank G. Evans.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$791,064 76	\$905,436 53	\$911,732 74	\$970,411 34	\$1,083,312 59
Overdrafts, secured and unsecured	97 82	14 01	11 82	138 21	929 04
U. S. bonds to secure circulation.	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits			30,000 00	30,000 00	30,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	12,000 00	12,000 00	15,029 17	14,029 17	14,029 17
Stocks, securities, etc.....	4,631 80	4,631 80	4,631 80	5,006 80	33,486 20
Banking house, furniture and fix- tures.....	32,275 00	32,275 00	32,275 00	30,525 00	30,525 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	7 96	3 48	9 17	4 86	10 95
Due from State banks and bankers	9,571 78	5,036 32	2,537 31	8,655 68	6,750 51
Due from approved reserve agents	154,885 54	88,252 98	70,697 62	176,808 97	90,317 01
Checks and other cash items.....	4,766 04	3,130 18	2,208 39	1,856 82	2,473 59
Exchanges for clearing house.....					
Notes of other National banks.....	3,000 00	3,000 00	3,500 00	4,300 00	3,900 00
Fractional paper currency, nickels and cents.....	179 67	106 22	165 86	257 27	328 53
Specie.....	37,418 30	33,458 72	33,545 00	38,106 70	50,949 90
Legal tender notes.....	15,000 00	15,000 00	14,500 00	16,200 00	18,600 00
Redemption fund with U. S. treas- urer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,274,898 67</b>	<b>\$1,312,345 24</b>	<b>\$1,330,843 88</b>	<b>\$1,506,900 82</b>	<b>\$1,575,612 49</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	5,235 76	9,097 46	12,669 40	13,451 20	19,578 32
National bank notes outstanding.	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....					
Due to State banks and bankers.....					5,000 00
Dividends unpaid.....					
Individual deposits subject to check.....	780,411 97	817,728 65	707,966 03	973,056 42	1,024,544 08
Demand certificates of deposit.....	39,240 94	35,519 13	40,130 24	39,134 06	43,967 81
Time certificates of deposit.....					
Certified checks.....	10 00		200 46	169 42	908 18
Cashier's checks outstanding.....			15,000 00	10,753 41	10,759 41
United States deposits.....					
Deposits of U. S. disbursing officers			14,877 75	14,336 31	20,854 69
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,274,898 67</b>	<b>\$1,312,345 24</b>	<b>\$1,330,843 88</b>	<b>\$1,506,900 82</b>	<b>\$1,575,612 49</b>



# NATIONAL BANKS OF MICHIGAN.

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No. 3314.

## \*THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHARLES AUSTIN, *Vice President*; F. P. BOUGHTON, *Cashier*;  
L. J. KARCHER, *Assistant Cashier*.

DIRECTORS.—E. C. Nichols, Chas. Austin, F. G. Shepard, F. P. Boughton, Samuel J. Titus,  
Wm. J. Smith, C. C. Beach.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,702,037 52				
Overdrafts, secured and unsecured.....	15,960 28				
U. S. bonds to secure circulation.....	150,000 00				
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....	149,126 07				
Premium on U. S. bonds.....	7,500 00				
Stocks, securities, etc.....	9,514 82				
Banking house, furniture and fixtures.....	5,000 00				
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from other banks.....	80,743 31				
Due from State banks and bankers.....	20,797 22				
Due from approved reserve agents.....	188,914 02				
Checks and other cash items.....	6,075 99				
Exchanges for clearing house.....					
Notes of other National banks.....	7,000 00				
Fractional paper currency, nickels and cents.....	1,344 99				
Specie.....	77,907 40				
Legal tender notes.....	35,000 00				
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00				
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$2,464,421 62				
Liabilities.					
Capital stock paid in.....	\$150,000 00				
Surplus fund.....	50,000 00				
Undivided profits less expenses and taxes paid.....	416 81				
National bank notes outstanding.....	150,000 00				
Due to other National banks.....					
Due to State banks and bankers.....	35,876 46				
Dividends unpaid.....					
Individual deposits subject to check.....	1,970,743 91				
Demand certificates of deposit.....	106,377 13				
Time certificates of deposit.....					
Certified checks.....	1,007 31				
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$2,464,421 62				

\* Succeeded by the Old National Bank, Battle Creek.

No. 7589.

## THE OLD NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President*; CHARLES AUSTIN, *Vice President*; F. P. BOUGHTON, *Cashier*;  
L. J. KARCHER, *Assistant Cashier*.

DIRECTORS.—E. C. Nichols, Chas. Austin, F. G. Shepard, F. P. Boughton, Samuel J. Titus,  
Wm. J. Smith, C. C. Beach.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....		\$1,518,258 19	\$1,554,958 53	\$1,553,969 76	\$1,716,486 04
Overdrafts, secured and unsecured.....		22,488 58	20,856 85	29,575 59	9,518 84
U. S. bonds to secure circulation.....		100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Other Bonds.....		146,082 38	145,082 38	142,838 43	142,838 43
Premiums on U. S. bonds.....		4,750 00	4,750 00	4,750 00	4,750 00
Stocks, securities, etc.....		770 52	817 38	817 38	864 24
Banking house, furniture and fix- tures.....		5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from other banks.....		21,650 73	12,657 02	28,401 83	32,307 03
Due from State banks and bankers.....		31,822 08	16,689 43	18,834 78	14,709 55
Due from approved reserve agents.....		323,594 06	170,268 13	207,620 08	238,971 89
Checks and other cash items.....		12,176 54	9,275 23	15,894 39	4,481 58
Exchanges for clearing house.....					
Notes of other National banks.....		3,350 00	3,200 00	4,830 00	6,300 00
Fractional paper currency, nickels and cents.....		687 11	336 13	695 56	874 24
Specie.....		52,114 80	71,763 00	72,984 60	67,343 70
Legal tender notes.....		30,000 00	30,000 00	30,000 00	30,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....			5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....		\$2,272,754 99	\$2,150,654 68	\$2,221,212 40	\$2,379,445 64
Liabilities.					
Capital stock paid in.....		\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				5,000 00	5,000 00
Undivided profits less expenses and taxes paid.....		4,145 71	10,954 52	11,407 45	16,693 36
National bank notes outstanding.....		100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers.....		28,932 92	11,283 34	8,954 79	28,775 05
Dividends unpaid.....					
Individual deposits subject to check.....		1,935,435 41	1,860,873 07	1,934,352 25	2,068,569 79
Demand certificates of deposit.....		103,235 95	67,147 95	61,021 00	60,120 68
Time certificates of deposit.....					
Certified checks.....		1,005 00	395 80	476 91	286 76
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....		\$2,272,754 99	\$2,150,654 68	\$2,221,212 40	\$2,379,445 64

No. 2853.

## FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President*; FREDERICK T. NORRIS, *Vice President*;  
FREDERICK P. BROWNE, *Cashier*.

DIRECTORS.—Chas. A. Eddy, F. P. Browne, H. B. Smith, E. A. Cooley, F. T. Norris, Alfred E. Bousfield, William L. Clements, Edwin T. Carrington, Franklin E. Parker.

Resources.	Report of Jan. 11.	Report of March 14	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$641,400 41	\$687,435 13	\$680,210 76	\$646,123 26	\$625,372 01
Overdrafts, secured and unsecured.....	7 26	11 23	77 32	15 68	
U. S. bonds to secure circulation.....	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	150,000 00	172,389 77	169,396 44	224,000 00	209,500 00
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned.....	2,666 67	2,666 67	2,666 67	2,666 67	
Due from National banks (not reserve agents).....	35,710 76	10,567 50	12,902 12	3,248 73	2,537 18
Due from State banks and bankers.....	30,877 45	59,971 22	49,975 63	26,207 27	14,861 67
Due from approved reserve agents.....	364,775 55	133,217 64	197,688 52	125,603 28	106,773 37
Checks and other cash items.....	1,064 04	314 76	281 66	376 75	559 36
Exchanges for clearing house.....	4,897 19	4,183 91	3,414 44	1,668 80	5,333 80
Notes of other National banks.....	20,292 00	22,409 00	11,825 00	22,570 00	15,055 00
Fractional paper currency, nickels and cents.....	527 07	684 77	801 81	596 89	284 53
Specie.....	56,300 00	43,500 00	54,000 00	62,800 00	52,000 00
Legal tender notes.....	24,100 00	18,770 00	14,587 00	12,486 00	20,383 00
Redemption fund with U. S. treasurer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,100 00	1,000 00		250 00
<b>Totals.....</b>	<b>\$1,431,363 40</b>	<b>\$1,255,971 60</b>	<b>\$1,297,577 37</b>	<b>\$1,227,113 33</b>	<b>\$1,151,659 92</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	43,471 57	46,059 83	48,452 36	49,553 72	52,109 78
National bank notes outstanding.....	73,700 00	74,200 00	74,500 00	75,000 00	74,200 00
Due to other National banks.....	8,316 27	3,245 11	54 22	7,418 91	5,525 45
Due to State banks and bankers and trust companies.....	29,509 24	34,569 69	23,766 44	25,466 06	16,300 93
Dividends unpaid.....	310 00	30 00	20 00		
Individual deposits subject to check.....	530,829 93	386,437 34	443,174 63	373,117 11	352,580 21
Demand certificates of deposit.....					
Time certificates of deposit.....	591,820 43	559,016 11	556,896 20	540,844 01	499,115 62
Certified checks.....	1,887 76	137 76	137 76	5,137 76	752 17
Cashier's checks outstanding.....	1,518 20	2,275 76	575 76	575 76	1,075 76
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,431,363 40</b>	<b>\$1,255,971 60</b>	<b>\$1,297,577 37</b>	<b>\$1,227,113 33</b>	<b>\$1,151,659 92</b>

No. 4953.

## THE OLD SECOND NATIONAL BANK, BAY CITY.

JAMES E. DAVIDSON, *President*; FRANK T. WOODWORTH, *Vice President*; M. M. ANDREWS, *Cashier*;  
C. M. BUMP, *Assistant Cashier*.

DIRECTORS.—James E. Davidson, E. B. Foss, F. T. Woodworth, John L. Stoddard, Geo. B. Jennison,  
M. M. Andrews.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$899,821 14	\$751,493 73	\$723,703 09	\$736,057 65	\$641,819 63
Overdrafts, secured and unsecured	29 60	300 45	40 97	736 89	12 25
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	46,953 98	46,953 98	46,953 98	50,453 98	61,378 98
Banking house, furniture and fix- tures.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	3,933 89	4,235 98			2,932 89
Due from State banks and bankers	10,281 27	12,275 87	10,618 80	11,167 31	8,008 61
Due from approved reserve agents	48,723 09	64,062 13	48,687 76	45,571 14	50,375 99
Checks and other cash items.....	366 68	347 85	125 48	170 60	248 25
Exchanges for clearing house....	3,047 21	2,997 13	3,375 78	4,913 42	3,242 81
Notes of other National banks....	3,632 00	8,075 00	4,120 00	2,960 00	8,640 00
Fractional paper currency, nickels and cents.....	121 22	530 79	427 75	80 95	43 33
Specie.....	47,635 00	40,630 00	41,200 00	47,764 00	46,918 00
Legal tender notes.....	17,051 00	10,793 00	8,474 00	6,836 00	9,625 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,136,596 08</b>	<b>\$997,695 91</b>	<b>\$942,727 61</b>	<b>\$961,711 94</b>	<b>\$888,245 74</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	15,902 68	15,674 62	17,632 37	21,978 53	10,223 95
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	25,780 90	9,892 80	9,430 11	7,932 71	8,019 02
Due to State banks and bankers.	49,993 65	31,232 42	9,786 81	16,265 70	23,095 97
Dividends unpaid.....					
Individual deposits subject to check.....	209,236 96	237,010 99	247,897 03	268,921 86	263,051 19
Demand certificates of deposit....	460,681 89	453,885 08	427,981 29	422,613 14	393,855 61
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....		10,000 00			
Bills payable.....	50,000 00	50,000 00	40,000 00	40,000 00	
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,136,596 08</b>	<b>\$997,695 91</b>	<b>\$942,727 61</b>	<b>\$961,711 94</b>	<b>\$888,245 74</b>

No. 3947.

## FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President*; GEORGE L. LOOPE, *Vice President*; W. F. TRUETTNER, *Cashier*.

DIRECTORS.—Joseph Sellwood, Louis H. Truettner, William I. Prince, Geo. H. Abeel.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$331,611 15	\$377,413 38	\$370,926 20	\$349,902 23	\$366,646 34
Overdrafts, secured and unsecured	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure circulation.					
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	23,950 00	33,650 00	26,000 00	27,500 00	27,500 00
Banking house, furniture and fix- tures.....	7,500 00	7,500 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	33,799 54	19,543 84	5,738 17	20,563 65	18,169 78
Due from State banks and bankers	1,277 42	506 76	1,214 36	137 45	1,052 33
Due from approved reserve agents	50,675 02	36,277 11	30,079 23	57,352 32	13,438 60
Checks and other cash items.....	1,284 58	2,518 47	1,695 95	1,650 69	
Exchanges for clearing house.....					
Notes of other National banks.....	4,575 00	2,120 00	2,895 00	6,455 00	9,500 00
Fractional paper currency, nickels and cents.....	791 96	397 72	533 72	576 81	469 13
Specie.....	24,155 15	15,335 60	23,196 85	14,307 85	22,197 75
Legal tender notes.....	2,905 00	1,880 00	4,300 00	3,590 00	2,320 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$495,649 82</b>	<b>\$510,267 88</b>	<b>\$486,704 48</b>	<b>\$502,161 00</b>	<b>\$481,418 93</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,708 37	5,161 27	4,780 08	5,401 69	5,145 23
National bank notes outstanding.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....	217 00				
Individual deposits subject to check.....	346,071 21	362,921 88	339,757 05	340,207 79	308,759 69
Demand certificates of deposit...	74,153 24	69,684 73	69,667 35	84,051 52	95,014 01
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$495,649 82</b>	<b>\$510,267 88</b>	<b>\$486,704 48</b>	<b>\$502,161 00</b>	<b>\$481,418 93</b>

No. 3925.

## FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; CHARLES F. PEARS, *Cashier*;  
H. B. HOWE, *Assistant Cashier*.

DIRECTORS.—D. S. Scoffern, C. H. Baker, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$137,866 88	\$139,493 35	\$146,981 86	\$154,469 76	\$142,948 86
Overdrafts, secured and unsecured.....	5,185 28	4,843 38	1,710 46	3,349 89	3,051 16
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	287 84	287 84	287 84	287 84	694 09
Stocks, securities, etc.....	6,000 00	9,500 00	9,500 00	9,500 00	9,500 00
Banking house, furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate, and mortgages owned.....	5,397 01	5,397 01	5,397 01	5,397 01	5,397 01
Due from National banks (not reserve agents).....	2,710 22	4,757 10	7,751 78	11,574 57	
Due from State banks and bankers.....	4,397 26				16,727 41
Due from approved reserve agents.....	41,970 73	33,679 32	50,873 26	20,199 17	27,124 12
Checks and other cash items.....	1,684 77	2,830 27	3,903 13	7,968 22	6,670 33
Exchanges for clearing house.....					
Notes of other National banks.....	2,500 00	1,500 00	500 00	1,000 00	8,000 00
Fractional paper currency, nickels and cents.....	293 63	304 40	316 72	291 22	299 26
Specie.....	13,261 65	12,592 20	11,488 50	11,880 15	14,583 40
Legal tender notes.....	1,000 00		500 00	1,000 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$236,880 27</b>	<b>\$229,419 87</b>	<b>\$253,535 56</b>	<b>\$241,242 83</b>	<b>\$262,820 64</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	8,446 39	7,719 95	8,261 44	8,365 13	8,767 90
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00	18,500 00
Due to other National banks.....					
Due to State banks and bankers.....		20 75	20 75	20 75	20 75
Dividends unpaid.....					
Individual deposits subject to check.....	43,263 07	41,295 48	57,504 86	50,801 84	60,053 05
Demand certificates of deposit.....	137,670 81	132,883 69	140,248 51	134,555 11	140,478 94
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$236,880 27</b>	<b>\$229,419 87</b>	<b>\$253,535 56</b>	<b>\$241,242 83</b>	<b>\$262,820 64</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 3457.

## FIRST NATIONAL BANK OF CALUMET, CALUMET.

JOHN D. CUDDIHY, *President*; JOSEPH HERMANN, *Vice President*; JOS. W. SELDEN, *Cashier*; EDWARD F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—Joseph Hermann, John D. Cuddihy, Thomas M. Lyon, August Mette, Edward Ulseth, James Chynoweth.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,335,620 52	\$1,305,192 67	\$1,341,665 83	\$1,415,487 84	\$1,601,757 44
Overdrafts, secured and unsecured	226 42	856 87	473 74	440 86	1,933 99
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	37,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.	120,196 25	254,071 25	298,425 00	316,485 55	376,182 53
Banking house, furniture and fix- tures.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	39,345 12	35,605 14	47,190 47	32,613 41	86,144 49
Due from State banks and bankers	84,976 00	86,716 99	44,835 48	48,893 54	28,545 23
Due from approved reserve agents	876,243 98	976,249 49	904,205 74	815,953 34	328,978 04
Checks and other cash items.....	24,757 72	12,176 55	1,414 28	4,695 61	8,504 00
Exchanges for clearing house.....					
Notes of other National banks.....	24,240 00	23,360 00	26,340 00	25,000 00	19,452 00
Fractional paper currency, nickels and cents.....	971 37	1,159 74	514 28	381 78	323 58
Specie.....	247,954 95	242,202 85	253,540 75	127,465 55	220,707 15
Legal tender notes.....	80,500 00	80,000 00	80,000 00	98,593 00	150,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,875 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,500 00			
<b>Totals.....</b>	<b>\$2,896,282 33</b>	<b>\$3,080,341 55</b>	<b>\$3,059,855 57</b>	<b>\$2,947,260 48</b>	<b>\$2,896,943 45</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	150,000 00
Undivided profits less expenses and taxes paid.....	52,454 61	55,116 65	62,322 71	66,306 59	10,515 24
National bank notes outstanding.	25,000 00	23,900 00	24,300 00	25,000 00	24,000 00
Due to other National banks.....			90 36	1,580 54	758 56
Due to State banks and bankers.	526 25	289 38	200 25	2,598 34	
Dividends unpaid.....					1,350 00
Individual deposits subject to check.....	2,602,178 24	2,776,418 06	2,744,309 57	2,616,795 35	2,522,092 56
Demand certificates of deposit.....	14,615 02	23,918 35	25,629 43	33,946 73	35,294 29
Time certificates of deposit.....					
Certified checks.....	1,508 21	699 11	2,997 25	1,032 93	2,932 80
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$2,896,282 33</b>	<b>\$3,080,341 55</b>	<b>\$3,059,855 57</b>	<b>\$2,947,260 48</b>	<b>\$2,896,943 45</b>

## STATE BANKING DEPARTMENT.

No. 1812.

## FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; CHARLES A. RITTER, *Cashier*;  
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, J. H. Johnson, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury,  
Ellen R. Funk, David L. Kingsbury.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$192,031 36	\$184,453 85	\$185,587 21	\$186,801 14	\$179,445 73
Overdrafts, secured and unsecured	890 72	25 79	622 65	456 47	1,518 43
U. S. bonds to secure circulation.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	68,000 00	62,000 00	57,000 00	56,000 00	65,700 00
Banking house, furniture and fix- tures.....					
Other real estate, and mortgages owned.....	000 00	600 00			
Due from National banks (not re- serve agents).....					17 01
Due from State banks and bankers	87 12		88 23	53 50	
Due from approved reserve agents	36,682 44	41,575 60	25,049 87	14,532 50	39,001 56
Checks and other cash items.....	114 76	101 18	385 41	1,539 45	146 23
Exchanges for clearing house					
Notes of other National banks.....	3,670 00	6,785 00	6,090 00	3,150 00	3,556 00
Fractional paper currency, nickels and cents.....	104 44	272 32	191 33	111 43	176 26
Specie.....	16,050 00	21,335 00	17,800 00	21,170 00	19,750 00
Legal tender notes.....	1,000 00	1,000 00		1,000 00	1,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$332,355 84</b>	<b>\$331,273 74</b>	<b>\$305,939 70</b>	<b>\$297,939 49</b>	<b>\$323,436 22</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	6,839 22	8,169 75	10,651 54	7,899 58	10,404 05
National bank notes outstanding.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	107,274 37	113,833 86	99,348 24	88,038 49	93,026 21
Demand certificates of deposit.....	115,742 25	106,770 13	93,439 92	99,501 42	117,505 96
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$332,355 84</b>	<b>\$331,273 74</b>	<b>\$305,939 70</b>	<b>\$297,939 49</b>	<b>\$323,436 22</b>



No. 1758.

## FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President*; FRED S. BELCHER, *Vice President*; FRED H. POLLARD, *Cashier*;  
F. A. LESUER, *Assistant Cashier*.

DIRECTORS.—J. M. C. Smith, Fred S. Belcher, Edward S. Lacey, Fred H. Pollard, Geo. N.  
Berry, F. A. Ives, W. Z. Mitchell, C. S. Brown, C. E. Scott.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$379,561 10	\$415,757 81	\$413,238 08	\$347,855 35	\$355,441 98
Overdrafts, secured and unsecured	2,111 94	1,877 21	1,106 47	1,646 14	1,444 13
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	75,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	12,000 00	12,000 00	11,000 00	11,000 00	11,000 00
Banking house, furniture and fix- tures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	2,012 84	12,205 14	3,438 84	12,492 54	10,164 56
Due from State banks and bankers	310 76	7,508 00	124 49	15,077 49	13,444 72
Due from approved reserve agents	78,694 06	74,804 65	45,932 06	43,175 72	33,481 69
Checks and other cash items.....	29 16	192 84	62 18	19 25	76 58
Exchanges for clearing house.....					
Notes of other National banks.....	1,000 00	2,700 00	1,500 00	1,000 00	1,000 00
Fractional paper currency, nickels and cents.....	575 04	801 64	806 50	893 34	1,068 19
Specie.....	20,090 00	26,885 00	18,550 00	10,555 50	19,949 00
Legal tender notes.....	4,373 00	8,000 00	5,991 00	4,606 00	4,579 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$560,257 90	\$622,232 29	\$561,249 62	\$513,821 33	\$537,399 85
Liabilities.					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	6,085 40	8,698 38	3,972 37	6,364 59	3,604 30
National bank notes outstanding.	50,000 00	49,500 00	50,000 00	50,000 00	75,000 00
Due to other National banks.....					
Due to State banks and bankers.....	212 54	255 69	323 44	810 83	2,991 21
Dividends unpaid.....			48 00		150 00
Individual deposits subject to check.....	204,127 00	262,842 55	201,759 06	165,901 90	163,244 39
Demand certificates of deposit.....	199,832 96	200,935 67	205,081 25	188,874 84	192,465 29
Time certificates of deposit.....					
Certified checks.....			65 50	1,869 17	44 66
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$560,257 90	\$622,232 29	\$561,249 62	\$513,821 33	\$537,399 85

No. 3034.

## MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. Church, *President*; A. D. Baughman, *Vice President*; H. K. Jennings, *Cashier*;  
 MERLIN P. RESCH, *Assistant Cashier*.

DIRECTORS.—E. T. Church, E. N. Ely, W. B. Otto, A. D. Baughman, H. K. Jennings,  
 W. F. Stine, H. G. Barber.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$283,600 49	\$291,159 09	\$260,986 08	\$256,618 60	\$258,577 37
Overdrafts, secured and unsecured	12,367 23	6,061 22	7,110 67	6,971 75	9,376 40
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	30,000 00	23,000 00	15,000 00	15,000 00
U. S. bonds on hand.....					
Premium on U. S. bonds.....	2,000 00	1,000 00			
Stocks, securities, etc. ....	7,250 00	7,250 00	7,250 00	7,250 00	7,250 00
Banking house, furniture and fix- tures.....	25,000 00	25,000 00	23,000 00	23,000 00	23,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	10,449 30	5,382 67			
Due from State banks and bankers	17,372 60	3,016 00	7,966 31	1,041 73	1,200 00
Due from approved reserve agents	18,784 71	24,159 57	27,185 15	38,748 28	47,133 27
Checks and other cash items....	10,837 03	7,330 52	195 00	10 75	32 77
Transit items.....			2,128 31	7,906 07	7,898 53
Exchanges for clearing house....					
Notes of other National banks....	2,310 00	3,033 00	7,783 00	2,567 00	7,525 00
Fractional paper currency, nickels and cents.....	410 14	349 26	154 32	135 63	213 74
Specie.....	15,321 00	6,454 00	15,272 00	14,445 00	13,759 00
Legal tender notes.....	10,000 00	6,000 00	7,000 00	3,000 00	5,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$518,203 10</b>	<b>\$468,695 33</b>	<b>\$441,530 84</b>	<b>\$429,194 81</b>	<b>\$448,466 08</b>
<b>Liabilities.</b>					
Capital stock paid in. ....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	30,943 47	32,038 51	30,185 40	31,388 33	32,411 56
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....		10,000 00		7,500 00	7,500 00
Due to State banks and trust companies.....		4,254 93		12,717 10	11,811 21
Dividends unpaid.....	50 00	50 00	100 00	100 00	150 00
Individual deposits subject to check.....	100,740 59	64,243 88	68,119 09	67,268 50	77,232 35
Demand certificates of deposit....	196,469 04	178,108 01	170,126 35	170,220 88	177,160 96
Time certificates of deposit.....					
Certified checks.....					2,200 00
Cashier's checks outstanding.....					
United States deposits.....	40,000 00	30,000 00	23,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....	25,000 00	25,000 00	25,000 00		
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$518,203 10</b>	<b>\$468,695 33</b>	<b>\$441,530 84</b>	<b>\$429,194 81</b>	<b>\$448,466 08</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 3235.

## FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Reynolds, Jacob J. Post, S. Harris Embury, I. E. DeGowin, W. F. DePuy, A. M. Gerow.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$544,532 24	\$560,752 22	\$540,140 43	\$471,245 38	\$472,961 71
Overdrafts, secured and unsecured	786 39	513 68	649 97	195 82	628 42
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,400 00	2,967 66	2,967 66	2,967 66	2,967 66
Stocks, securities, etc.....	12,000 00	37,000 00	32,000 00	32,000 00	32,000 00
Banking house, furniture and fix- tures.....	19,116 00	19,116 00	19,116 00	19,116 00	19,114 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....				4,460 25	6,159 97
Due from State banks and bankers	950 69	1,242 48	6,722 47	8,385 96	6,535 53
Due from approved reserve agents	26,570 27	66,490 24	35,797 58	62,443 49	18,023 06
Checks and other cash items.....	1,478 59	713 64	2,243 95	1,011 09	943 06
Exchanges for clearing house.....					
Notes of other National banks.....	1,986 00	1,138 00	1,614 00	981 00	2,427 00
Fractional paper currency, nickels and cents.....	1,340 01	1,321 81	938 98	808 32	753 30
Specie.....	29,679 10	27,463 70	28,315 85	29,719 30	29,482 35
Legal tender notes.....	11,211 00	11,093 00	14,432 00	17,779 00	12,838 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$704,550 29</b>	<b>\$782,312 43</b>	<b>\$737,438 89</b>	<b>\$703,613 27</b>	<b>\$657,334 06</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	17,309 50	19,816 89	23,095 64	21,508 56	21,193 19
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....			3,714 65		
Due to State banks and bankers.....					
Dividends unpaid.....	4,000 00				
Individual deposits subject to check.....	311,485 09	304,131 36	332,912 14	313,834 48	263,062 15
Demand certificates of deposit.....	4,047 35	4,013 49	1,812 90	2,993 50	5,487 85
Time certificates of deposit.....	257,423 10	254,065 44	251,640 45	255,276 73	257,590 87
Certified checks.....	285 25	285 25	349 87		
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			13,913 24		
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$704,550 29</b>	<b>\$782,312 43</b>	<b>\$737,438 89</b>	<b>\$703,613 27</b>	<b>\$657,334 06</b>

## STATE BANKING DEPARTMENT.

No. 1235.

## COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; Z. G. OSBORN, *Vice President*; H. R. SAUNDERS, *Cashier*;  
W. H. SIMONS, *Assistant Cashier*.

DIRECTORS.—Z. G. Osborn, L. M. Wing, L. Sloman, K. R. Williams, F. W. Moore,  
H. R. Saunders, J. T. Starr.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$225,996 09	\$231,677 31	\$234,895 99	\$245,353 61	\$249,756 92
Overdrafts, secured and unsecured	7,109 79	5,714 63	1,769 67	2,523 15	274 34
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	1,300 00	1,300 00	1,800 00	1,800 00	1,800 00
Banking house, furniture and fix- tures.....	2,470 00	2,445 00	2,445 00	2,490 00	2,490 00
Other real estate, and mortgages owned.....	32,013 75	32,702 25	28,113 75	28,113 75	28,113 75
Due from National banks (not re- serve agents).....					920 00
Due from State banks and bankers					
Due from approved reserve agents	12,408 14	22,401 52	20,930 43	45,185 24	17,624 81
Checks and other cash items.....	3,547 32	617 21	5,571 02	311 74	2,351 42
Exchanges for clearing house.....					
Notes of other National banks.....	1,960 00	2,090 00	1,980 00	2,675 00	3,420 00
Fractional paper currency, nickels and cents.....	97 30	113 04	269 64	70 97	14 69
Specie.....	14,735 05	14,582 90	15,478 95	14,344 65	16,514 30
Legal tender notes.....	1,230 00	1,307 00	1,238 00	1,670 00	2,138 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,465 00				
<b>Totals.....</b>	<b>\$330,582 44</b>	<b>\$341,200 86</b>	<b>\$340,742 45</b>	<b>\$370,788 11</b>	<b>\$351,668 23</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid.....	8,582 00	9,742 64	7,018 94	4,715 62	6,065 05
National bank notes outstanding.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	77,918 86	83,688 46	75,725 34	122,663 53	111,735 79
Demand certificates of deposit...	84,081 58	77,769 76	77,998 17	83,408 96	73,867 39
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....		10,000 00	20,000 00		
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$330,582 44</b>	<b>\$341,200 86</b>	<b>\$340,742 45</b>	<b>\$370,788 11</b>	<b>\$351,668 23</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 1924.

## SOUTHERN MICHIGAN NATIONAL BANK; COLDWATER.

L. E. ROSE, *President*; J. S. BARBER, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS.—J. S. Barber, R. E. Clarke, L. E. Rose, M. G. Clarke, A. S. Upson, Milo D. Campbell.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$510,841 86	\$528,241 94	\$498,599 00	\$484,646 06	\$537,868 01
Overdrafts, secured and unsecured	13,268 96	1,243 55	300 63	2,150 37	1,318 93
U. S. bonds to secure circulation	165,000 00	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premium on U. S. bonds.....					
Stocks, securities, etc.	121,050 89	116,050 89	121,950 89	127,450 89	107,450 89
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	2,065 44	2,278 55	459 81	1,718 76	3,153 86
Due from State banks and bankers	350 00	375 00	1,937 55	3,487 50	2,698 73
Due from approved reserve agents	84,093 43	88,158 03	63,805 55	70,778 55	63,047 62
Checks and other cash items.....	2,548 45	943 13	1,125 51	561 21	398 73
Exchanges for clearing house					
Notes of other National banks	3,494 00	9,209 00	3,509 00	2,735 00	9,191 00
Fractional paper currency, nickels and cents.....	273 07	255 84	172 76	126 76	119 21
Specie.....	18,690 10	18,988 30	16,490 50	16,405 93	15,471 38
Legal tender notes.....	9,000 00	8,600 00	7,500 00	8,000 00	8,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	8,250 00	8,250 00	6,850 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$954,926 20	\$963,594 23	\$903,701 20	\$907,311 03	\$938,468 36
Liabilities.					
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid.....	101,688 31	104,506 46	109,141 65	107,107 20	113,991 05
National bank notes outstanding.	165,000 00	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks					
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....	194,066 89	189,919 48	142,093 27	135,802 05	157,650 74
Demand certificates of deposit	294,029 13	304,026 42	287,324 41	299,259 31	301,684 70
Time certificates of deposit					
Certified checks.....	141 87	141 87	141 87	141 87	141 87
Cashier's checks outstanding					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$954,926 20	\$963,594 23	\$903,701 20	\$907,311 03	\$938,468 36

## STATE BANKING DEPARTMENT.

No. 1256.

## \*FIRST NATIONAL BANK, CORUNNA.

W. F. GALLAGHER, *President*; JOHN DRISCOLL, *Vice President*; W. A. ROSENKRANS, *Cashier*;  
E. T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—Roger Sherman, John Driscoll, W. F. Gallagher, L. W. Simmons, H. A. Nichols,  
T. M. Euler, W. A. Rosenkrans, Matthew Bush, A. A. Harper.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$305,223 74				
Overdrafts, secured and unsecured.....	2,002 91				
U. S. bonds to secure circulation.....	50,000 00				
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,250 00				
Stocks, securities, etc.....	23,750 00				
Banking house, furniture and fix- tures.....	18,000 00				
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	136 77				
Due from State banks and bankers.....					
Due from approved reserve agents.....	38,272 31				
Checks and other cash items.....	918 10				
Exchanges for clearing house.....					
Notes of other National banks.....	1,006 00				
Fractional paper currency, nickels and cents.....	51 35				
Specie.....	14,100 00				
Legal tender notes.....	6,000 00				
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00				
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$464,211 18				
Liabilities.					
Capital stock paid in.....	\$50,000 00				
Surplus fund.....	12,000 00				
Undivided profits less expenses and taxes paid.....	1,032 36				
National bank notes outstanding.....	50,000 00				
Due to other National banks.....					
Due to State banks and bankers.....	13,016 33				
Dividends unpaid.....					
Individual deposits subject to check.....	73,153 80				
Demand certificates of deposit.....	265,008 69				
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$464,211 18				

\* Corporate existence expired. Succeeded by private bank.

No. 7525.

## THE IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

J. F. CORCORAN, *President*; CHAS. H. WATSON, *Vice President*;  
JAMES J. GAFFNEY, *Assistant Cashier*.

DIRECTORS.—James F. Corcoran, M. H. Moriarty, Wm. B. Richards, Herman Holmes,  
Chas. H. Watson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$30,269 51	\$35,969 50	\$40,884 71	\$35,227 63	\$58,527 96
Overdrafts, secured and unsecured	2 97	3 68	9 85	50 27	1,485 80
U. S. bonds to secure circulation.	6,250 00	6,250 00	6,250 00	6,250 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	273 44	273 44	273 44	273 44	492 19
Bonds, securities, etc.....	26,000 00	12,000 00	12,000 00	20,000 00	30,000 00
Expense account.....	129 37				
Banking house, furniture and fix- tures.....	1,697 60	1,690 60	1,690 60	3,246 00	3,246 60
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	91,340 73	93 02	4,414 30	16,629 41	2,325 16
Due from State banks and bankers	56 94	130 94	579 32	163 62	201 69
Due from approved reserve agents		103,536 25	112,966 40	96,916 08	72,783 71
Checks and other cash items.....	1,547 27	569 77	6,497 98	4,866 71	85 70
Exchanges for clearing house					
Notes of other National banks.....		2,645 00	3,360 00	2,220 00	2,115 00
Fractional paper currency, nickels and cents.....	787 83	258 34	200 81	37 01	177 14
Specie.....	5,855 55	12,678 65	12,594 75	9,727 85	9,555 25
Legal tender notes.....	14,670 00	2,140 00	1,615 00	1,540 00	4,380 00
Redemption fund with U. S. treas- urer (5% of circulation).....		312 50	312 50	312 50	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$178,881 21</b>	<b>\$178,551 59</b>	<b>\$203,649 76</b>	<b>\$197,461 12</b>	<b>\$198,501 30</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				1,000 00	1,000 00
Undivided profits less expenses and taxes paid.....		55 80	1,141 01	531 62	477 73
National bank notes outstanding.....		6,250 00	6,250 00	5,950 00	7,200 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	101,069 77	87,112 16	105,924 18	92,226 80	85,984 37
Demand certificates of deposit.....					
Time certificates of deposit.....	52,534 76	59,998 69	65,252 05	71,436 85	78,789 20
Certified checks.....		129 76			50 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Suspense account.....	276 68	5 18	82 52	1,315 85	
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$178,881 21</b>	<b>\$178,551 59</b>	<b>\$203,649 76</b>	<b>\$197,461 12</b>	<b>\$198,501 30</b>

## STATE BANKING DEPARTMENT.

No. 2707.

## FIRST NATIONAL BANK, DETROIT.

DEXTER M. FERRY, *President*; JOHN T. SHAW, *Vice President and Cashier*; EMORY W. CLARK, *Second Vice President*; FRANK G. SMITH, JOSEPH GRINDLEY, *Assistant Cashiers*.

DIRECTORS.—D. M. Ferry, Wm. J. Chittenden, Don M. Dickinson, Wm. C. McMillan, Henry B. Lothrop, James Edgar, John T. Shaw, Stephen Y. Seyburn, E. W. Clark.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$2,818,872 68	\$3,014,558 47	\$2,915,750 44	\$3,382,180 84	\$3,636,314 66
Overdrafts, secured and unsecured	511 81	99 97	66	257 89	102 76
U. S. bonds to secure circulation.	375,000 00	375,000 00	375,000 00	375,000 00	375,000 00
U. S. bonds to secure U. S. deposits	325,000 00	285,000 00	285,000 00	285,000 00	285,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	1,162,880 44	1,286,112 32	1,247,921 07	1,390,170 70	1,380,670 70
Banking house, furniture and fix- tures.....					
Other real estate, and mortgages owned.....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Due from National banks (not re- serve agents).....	410,910 61	388,215 24	378,891 50	479,145 69	554,353 88
Due from State banks and bankers	133,782 77	131,376 77	182,605 52	94,524 59	116,758 12
Due from approved reserve agents	1,004,816 38	593,454 55	800,866 52	666,548 58	815,981 48
Checks and other cash items.....	815 40	2,057 98	774 02	1,245 57	170 89
Exchanges for clearing house.....	121,646 41	86,286 93	150,428 65	94,806 25	127,381 03
Notes of other National banks.....	100,427 00	86,948 00	88,824 00	178,291 00	46,032 00
Fractional paper currency, nickels and cents.....	5,169 00	6,967 81	3,210 92	6,201 05	6,494 11
Specie.....	449,068 00	427,863 50	448,254 25	606,885 00	336,515 00
Legal tender notes.....	231,665 00	185,176 00	265,744 00	305,010 00	195,010 00
Redemption fund with U. S. treas- urer (5% of circulation).....	18,750 00	18,750 00	18,750 00	18,750 00	18,750 00
Due from U. S. treasurer, other than 5% redemption fund.....	17,000 00	8,000 00	23,000 00	11,000 00	21,000 00
<b>Totals.....</b>	<b>\$7,266,315 70</b>	<b>\$6,925,867 54</b>	<b>\$7,215,081 55</b>	<b>\$7,925,017 16</b>	<b>\$7,945,534 63</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$750,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	250,000 00
Undivided profits less expenses and taxes paid.....	127,148 15	141,564 64	144,767 39	153,013 72	171,391 06
National bank notes outstanding.	350,650 00	241,300 00	286,450 00	294,700 00	360,000 00
Due to other National banks.....	629,199 29	527,110 57	575,296 95	503,329 78	634,362 35
Due to State banks and bankers.....	2,410,977 30	2,300,256 30	2,012,474 84	2,492,497 11	2,003,208 48
Dividends unpaid.....	40 00	40 00	40 00	40 00	
Individual deposits subject to check.....	2,766,351 74	2,729,846 41	3,229,589 85	3,500,511 51	3,360,336 91
Demand certificates of deposit....	58,173 13	82,175 22	69,150 43	73,723 34	91,132 24
Time certificates of deposit.....					
Certified checks.....	38,759 96	4,784 68	6,921 20	10,852 69	2,724 92
Cashier's checks outstanding.....	4,012 13	2,527 17	12,736 04	7,250 81	29,018 28
United States deposits.....	210,063 07	213,804 95	190,190 89	200,782 54	205,894 04
Deposits of U. S. disbursing officers	75,940 93	82,457 60	87,463 96	88,315 66	87,465 75
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$7,266,315 70</b>	<b>\$6,925,867 54</b>	<b>\$7,215,081 55</b>	<b>\$7,925,017 16</b>	<b>\$7,945,534 63</b>



No. 3357.

## AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*; HERMANN DEY, *Assistant Cashier*; JOHN P. WILLIAMS, *Auditor*.

DIRECTORS.—D. D. Thorp, Hamilton Dey, Wm. A. Moore, Geo. H. Hopkins, John N. Bagley, W. A. Avery, Julius Stroh, James N. Wright, Gilbert Hart, Wm. H. Murphy, Frank W. Gilchrist, Wm. P. Holliday, Chas. B. Warren, Frank S. Werneken.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$2,236,948 40	\$2,200,787 37	\$2,138,604 18	\$2,238,545 86	\$2,274,834 36
Overdrafts, secured and unsecured.....	1,256 17	2,959 34	1,981 38	2,152 42	354 56
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	144,522 76	321,211 51	142,563 54	303,620 41	250,519 16
Banking house, furniture and fixtures.....	3,375 00	3,375 00	3,375 00	3,375 00	3,375 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	382,897 16	570,905 86	541,709 07	521,224 33	383,630 87
Due from State banks and bankers.....	47,214 49	29,764 13	26,833 75	36,589 27	40,460 63
Due from approved reserve agents.....	305,799 44	389,518 98	444,603 35	392,207 40	286,023 44
Checks and other cash items.....	5,373 63	1,206 81	1,524 89	7,109 75	828 96
Exchanges for clearing house.....	52,449 57	75,452 65	33,796 99	36,405 64	62,004 18
Notes of other National banks.....	36,791 00	31,038 00	54,218 00	66,863 00	56,022 00
Fractional paper currency, nickels and cents.....	2,074 33	1,762 38	1,895 25	2,008 11	1,592 72
Specie.....	291,669 50	300,012 00	258,528 50	242,470 00	250,235 00
Legal tender notes.....	84,000 00	65,596 00	105,250 00	106,535 00	102,600 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		2,400 00		3,300 00	
<b>Totals.....</b>	<b>\$3,646,871 45</b>	<b>\$4,048,490 03</b>	<b>\$3,807,383 90</b>	<b>\$4,014,966 19</b>	<b>\$3,764,980 88</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	35,496 65	45,017 24	52,598 07	37,764 28	48,389 46
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	457,208 08	564,397 09	505,956 74	537,112 03	395,831 39
Due to State banks and bankers and trust companies.....	327,812 66	462,574 68	469,570 32	443,442 82	446,730 90
Dividends unpaid.....	1,596 00				
Individual deposits subject to check.....	2,089,710 93	2,325,001 77	2,121,480 24	2,312,418 39	2,227,893 44
Demand certificates of deposit.....	94,191 74	101,279 29	107,266 53	100,811 24	96,030 77
Time certificates of deposit.....					
Certified checks.....	25,168 01			31,912 43	
Cashier's checks outstanding.....	4,162 38	219 96	512 00	1,505 00	104 92
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....	61,525 00				
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$3,646,871 45</b>	<b>\$4,048,490 03</b>	<b>\$3,807,383 90</b>	<b>\$4,014,966 19</b>	<b>\$3,764,980 88</b>

No. 2591.

## COMMERCIAL NATIONAL BANK, DETROIT.

M. L. WILLIAMS, *President*; GEO. HENDRIE, CHAS. L. PALMS, *Vice Presidents*; F. A. SMITH, *Cashier*; HENRY H. SANGER, W. A. MCWHINNEY, *Assistant Cashiers*; J. H. HART, *Auditor*.

DIRECTORS.—George Hendrie, Joseph H. Berry, Gilbert W. Lee, M. L. Williams, W. C. Williams, C. F. Hammond, Robert Henkel, Jas. D. Standish, A. E. F. White, H. Kirke White, Chas. L. Palms, J. S. Farrand, Jr., Dr. J. B. Book, Wm. P. Hamilton, M. J. Murphy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$4,940 510 21	\$5,324,993 07	\$5,511,821 66	\$5,700,554 31	\$5,861 371 57
Overdrafts, secured and unsecured	2,301 75	150 04	1,997 76	558 40	167 07
U. S. bonds to secure circulation	825,000 00	825,000 00	825,000 00	825,000 00	825,000 00
U. S. bonds to secure U. S. deposits	175,000 00	175,000 00	175,000 00	175,000 00	175,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	60,000 00	60,000 00	47,500 00	40,000 00	33,000 00
Stocks, securities, etc.....	91,431 25	50,000 00	46,570 00	37,731 30	19,581 30
Banking house, furniture and fix- tures.....	25,000 00	24,900 00	24,000 00	24,000 00	23,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	558,115 31	582,378 05	613,912 11	673 981 56	686,406 02
Due from State banks and bankers	66,173 55	79,217 97	63,275 59	48,125 90	43,469 48
Due from approved reserve agents	1,191,486 55	960 389 20	748,818 15	1 543,306 73	1,173,284 21
Checks and other cash items.....	24,620 69	9,509 53	3,778 45	2,536 22	2,207 98
Exchanges for clearing house....	62,539 40	87,252 00	149,300 57	71,365 87	75,152 91
Notes of other National banks....	43,122 00	124,130 00	57,550 00	55,860 00	85,455 00
Fractional paper currency, nickels and cents.....	562 24	1,173 49	863 27	2,035 32	720 65
Specie.....	230,864 50	537,480 00	395,678 50	389,282 00	441,331 00
Legal tender notes.....	385,000 00	172,000 00	318,000 00	330,000 00	325,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	41,250 00	41,250 00	41,250 00	41,250 00	41,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	3,000 00	3,000 00	4,000 00	10,000 00	10,500 00
<b>Totals.....</b>	<b>\$8,725,977 45</b>	<b>\$9,077,823 35</b>	<b>\$9,028,316 06</b>	<b>\$9,970,587 61</b>	<b>\$9,821,909 19</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid.....	55,824 25	72,375 88	65,769 03	82,019 83	83,398 17
National bank notes outstanding.	813,700 00	793,700 00	798,500 00	785,200 00	812,000 00
Due to other National banks.....	891,457 49	1,025,567 84	837,530 81	823,769 43	660,379 27
Due to State banks and bankers and trust companies.....	1,864,956 30	1,915,442 34	1,823,971 10	2,026,269 30	1,861,342 65
Due to approved reserve agents			130,217 65	149,462 64	113,121 00
Dividends unpaid.....	1,279 50	37 50		67 50	15 00
Individual deposits subject to check.....	2,740,897 44	2,850,806 38	2,914,907 95	3,598,520 58	3,740,800 95
Demand certificates of deposit....		673,723 44	678,025 56	782,893 64	839,488 29
Time certificates of deposit.....	637,845 12				
Certified checks.....	12,378 65	24,060 97	32,271 55	10,811 31	7,321 47
Cashier's checks outstanding.....	11,368 83	5,150 01	4,157 07	7,480 00	4,912 28
United States deposits.....	95,862 80	142,947 53	91,920 37	99,903 33	112,087 96
Deposits of U. S. disbursing officers	77,726 38	51,333 78	125,044 97	87,066 05	59,918 17
Notes and bills rediscounted.....					
Bills payable.....					
Reserve for taxes.....	22,680 69	22,677 68	26,000 00	17,124 00	27,124 00
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$8,725,977 45</b>	<b>\$9,077,823 35</b>	<b>\$9,028,316 06</b>	<b>\$9,970,587 61</b>	<b>\$9,821,909 19</b>

No. 6492.

## OLD DETROIT NATIONAL BANK, DETROIT.

ALEXANDER MCPHERSON, *President*; THEODORE D. BUHL, ELISHA H. FLINN, *Vice Presidents*;  
WM. T. DEGRAFF, *Cashier*; IRVINE B. UNGER, *Assistant to the President*; ELMER B. FORD,  
WM. H. FOWLER, *Assistant Cashiers*.

DIRECTORS.—Alexander Lewis, H. P. Baldwin, Alex. McPherson, T. D. Buhl, Henry Stephens,  
F. C. Stoepel, A. W. Wright, Oren Scotten, James Davidson, Stanford T. Crapo, E. H.  
Flinn, F. W. Gilchrist, J. B. Ford, B. F. Berry, Clarence A. Black, E. L. Ford, Chas. A. Dean.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$6,576,140 22	\$6,669,960 64	\$6,871,097 14	\$7,048,938 52	\$8,433,754 01
Overdrafts, secured and unsecured.....	391 49	710 70	1,730 12	282 31	1,890 13
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....	175,000 00	158,000 00	131,000 00	131,000 00	146,000 00
U. S. bonds on hand.....	234,200 00	322,500 00	356,200 00	258,200 00	253,200 00
Premiums on U. S. bonds.....	945 00	4,198 23	287 75	72 50	.....
Stocks, securities, etc.....	126,093 13	100,498 74	83,036 00	260,571 20	303,383 70
Banking house, furniture and fixtures.....	.....	.....	.....	.....	.....
Other real estate, and mortgages owned.....	.....	.....	11,418 74	11,418 74	11,418 74
Due from National banks (not reserve agents).....	649,692 12	828,365 79	783,517 95	1,240,701 63	781,011 75
Due from State banks and bankers.....	221,941 39	172,722 50	119,599 52	146,131 37	340,242 70
Due from approved reserve agents.....	1,410,252 55	1,578,849 59	1,517,917 58	1,616,602 95	1,032,908 87
Checks and other cash items.....	13,648 78	13,308 43	29,811 04	11,216 90	23,551 96
Exchanges for clearing house.....	143,000 55	114,516 49	147,901 88	154,846 56	254,134 95
Notes of other National banks.....	22,414 00	29,493 00	29,706 00	44,376 00	27,841 00
Fractional paper currency, nickels and cents.....	1,786 01	1,543 20	1,790 59	7,760 45	2,919 04
Specie.....	385,687 50	416,450 00	472,307 50	435,747 50	471,791 00
Legal tender notes.....	556,806 00	407,505 00	569,512 00	576,998 00	474,484 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	24,000 00	7,000 00	5,500 00	11,000 00	7,000 00
<b>Totals.....</b>	<b>\$10,594,498 74</b>	<b>\$10,878,122 31</b>	<b>\$11,184,833 81</b>	<b>\$12,113,364 63</b>	<b>\$12,723,031 85</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	113,036 06	145,049 91	136,790 48	133,387 25	139,210 96
National bank notes outstanding.....	47,700 00	49,350 00	49,300 00	149,000 00	146,250 00
Due to other National banks.....	976,265 90	868,003 45	755,305 23	874,039 76	1,055,280 05
Due to State banks and bankers and trust companies.....	2,220,064 27	2,616,481 45	2,438,825 88	2,637,181 59	2,232,486 54
Dividends unpaid.....	767 22	.....	.....	32 06	343 40
Individual deposits subject to check.....	4,559,781 88	4,527,448 15	5,155,357 00	5,671,561 20	6,457,320 08
Demand certificates of deposit.....	88,524 65	106,293 01	73,794 19	99,875 18	104,885 94
Time certificates of deposit.....	.....	.....	.....	.....	.....
Certified checks.....	12,454 01	5,815 72	20,502 38	17,124 26	14,744 80
Cashier's checks outstanding.....	904 75	1,020 62	17,958 65	162 73	26,510 08
United States deposits.....	175,000 00	158,000 00	131,000 00	131,000 00	131,000 00
Deposits of U. S. disbursing officers.....	.....	.....	.....	.....	15,000 00
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....	.....
<b>Totals.....</b>	<b>\$10,594,498 74</b>	<b>\$10,878,122 31</b>	<b>\$11,184,833 81</b>	<b>\$12,113,364 63</b>	<b>\$12,723,031 85</b>

No. 3487.

## UNION NATIONAL BANK, DETROIT.

F. D. EATHERLY, *President*; HENRY C. HARMON, *Vice President*; L. C. SHERWOOD, *Cashier*.

DIRECTORS.—F. D. Eatherly, Wm. Van Sickle, H. A. Harmon, Henry Wunsch, Stephen Pratt, Albert A. Albrecht, Fred E. Farnsworth, Peter McArthur, William Harry.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$604,908 97	\$561,901 13	\$544,858 67	\$549,992 51	\$568,726 58
Overdrafts, secured and unsecured	216 85	3,025 57	27 53	1,390 33	50 52
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....	20,600 00	20,600 00	20,600 00	600 00	600 00
Banking house, furniture and fix- tures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	26,071 64	26,071 64	26,071 64	26,071 64	26,071 64
Due from National banks (not re- serve agents).....	54,538 91	70,509 25	69,766 31	41,568 62	52,534 28
Due from State banks and bankers	10,421 51	14,111 43	5,271 53	20,201 18	33,670 46
Due from approved reserve agents	55,260 93	58,020 17	101,053 24	26,733 46	61,249 50
Checks and other cash items.....	295 76	176 46	142 19	179 54	155 05
Exchanges for clearing house.....	16,415 53	17,587 79	22,519 35	19,508 43	34,250 66
Notes of other National banks.....	7,843 00	4,789 00	4,513 00	2,436 00	4,876 00
Fractional paper currency, nickels and cents.....	300 61	500 27	1,519 55	3,921 27	841 32
Specie.....	52,361 25	23,515 75	33,184 00	48,067 25	57,827 25
Legal tender notes.....	3,772 00	12,644 00	23,749 00	21,815 00	28,208 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	400 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,134 00	3,634 00	4,866 00
<b>Totals.....</b>	<b>\$911,006 96</b>	<b>\$869,352 46</b>	<b>\$912,410 01</b>	<b>\$824,119 23</b>	<b>\$931,927 26</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	15,500 00	15,500 00	15,500 00	16,000 00	16,000 00
Undivided profits less expenses and taxes paid.....	11,837 35	13,274 89	17,438 76	5,782 50	7,377 26
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	9,989 48	13,564 74	28,909 78	20,832 41	24,961 15
Due to State banks and bankers.	24,960 66	29,843 59	29,055 21	35,224 47	29,739 73
Dividends unpaid.....	504 00	220 00	180 00	220 00	220 00
Individual deposits subject to check.....	470,931 17	389,918 36	414,904 71	383,836 25	489,004 29
Demand certificates of deposit.....	1,220 00	440 00	1,353 71	135 00	576 91
Time certificates of deposit.....	114,724 02	135,304 80	134,578 83	106,903 53	110,829 79
Certified checks.....	11,334 28	1,286 08	20,489 01	5,185 07	3,218 13
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....		20,000 00			
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$911,006 96</b>	<b>\$869,352 46</b>	<b>\$912,410 01</b>	<b>\$824,119 23</b>	<b>\$931,927 26</b>

# NATIONAL BANKS OF MICHIGAN.

321

No. 5415.

## FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; N. P. LELAND, *Vice President*; J. D. LELAND, *Cashier*;  
J. L. VAN ALSTINE, *Assistant Cashier*.

DIRECTORS —Luther Loucks, N. P. Leland, C. S. Reed, F. C. Gale, John T. Hutton, George Brooks,  
J. D. Leland, B. W. Calkins, Mark D. Geer.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$254,864 11	\$256,692 69	\$234,990 28	\$234,312 48	\$224,769 74
Overdrafts, secured and unsecured.....	1,148 33	3,617 59	378 45	1,645 11	7,519 27
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	500 00	500 00	500 00	5,500 00	5,500 00
Banking house, furniture and fixtures.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate, and mortgages owned.....	3,053 00	3,029 03	3,005 00	2,923 00	2,901 00
Due from National banks (not reserve agents).....					
Due from State banks and bankers.....	3,017 33	813 44	4,812 52	10,795 96	18,891 94
Due from approved reserve agents.....	16,545 97	11,341 24	58,900 05	24,940 79	11,273 77
Checks and other cash items.....		582 72	681 57	757 31	823 01
Exchanges for clearing house.....	387 94				
Notes of other National banks.....	1,507 00	340 00	3,190 00	1,667 00	1,669 00
Fractional paper currency, nickels and cents.....	63 31	127 21	118 76	145 50	132 53
Specie.....	7,600 00	9,120 00	9,410 00	10,665 00	10,400 00
Legal tender notes.....	10,300 00	9,200 00	6,000 00	8,000 00	11,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				100 00	
<b>Totals.....</b>	<b>\$332,736 99</b>	<b>\$329,113 89</b>	<b>\$355,724 63</b>	<b>\$335,202 15</b>	<b>\$328,630 26</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid.....	227 24	474 47	1,334 18		
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	175 03				
Due to State banks and bankers.....				182 24	
Dividends unpaid.....					
Individual deposits subject to check.....	91,468 90	86,422 06	94,893 68	92,957 36	93,234 91
Demand certificates of deposit.....	181,365 82	183,717 36	204,996 77	187,422 55	180,395 35
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....	5,000 00	4,000 00			
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$332,736 99</b>	<b>\$329,113 89</b>	<b>\$355,724 63</b>	<b>\$335,202 15</b>	<b>\$328,630 26</b>

No. 2367.

## FIRST NATIONAL BANK, EATON RAPIDS.

MARSHALL WOOD, *President*; E. E. HORNER, *Vice President*; F. H. DeGOLIA, *Cashier*;  
A. OSBORN, *Assistant Cashier*.

DIRECTORS.—Marshall Wood, F. H. DeGolia, A. Osborn, E. E. Horner, J. T. Hall, J. H. Gallery,  
L. J. Smith.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$196,036 37	\$208,806 22	\$196,885 17	\$206,748 31	\$204,716 14
Overdrafts, secured and unsecured	4,961 01	661 73	932 12	580 98	2,110 75
U. S. bonds to secure circulation...	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	500 00	500 00	500 00	500 00	500 00
Stocks, securities, etc.....			14,743 03	12,619 63	12,619 63
Banking house, furniture and fix- tures.....	8,200 00	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate, and mortgages owned.....	7,500 00	7,500 00	7,500 00	1,500 00	1,500 00
Due from National banks (not re- serve agents).....	4,612 14		938 85	321 23	3,127 18
Due from State banks and bankers	2 61	2,007 85	93 25		
Due from approved reserve agents	39,202 83	22,592 96	15,144 58	13,184 84	16,978 64
Checks and other cash items.....	108 05	216 46	99 25	341 74	155 45
Exchanges for clearing house.....					
Notes of other National banks.....	440 00	70 00	1,310 00	10 00	120 00
Fractional paper currency, nickels and cents.....	127 07	80 74	50 70	147 60	114 57
Specie.....	7,069 85	6 612 25	7,331 80	6,568 30	8,268 00
Legal tender notes.....	3,816 00	5,134 00	4,737 00	6,495 00	5,437 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$285,750 93</b>	<b>\$275,507 21</b>	<b>\$271,581 75</b>	<b>\$270,342 63</b>	<b>\$276,972 36</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits less expenses and taxes paid.....	4,291 03	5,561 38	6,588 87	5,114 25	7,232 69
National bank notes outstanding.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers...	420 65	1,091 06	1,969 65	1,199 79	4,183 94
Dividends unpaid.....					
Individual deposits subject to check.....	50,199 69	42,577 80	32,908 08	32,376 34	34,442 06
Demand certificates of deposit....	164,839 56	160,276 97	151,936 23	146,152 25	155,103 42
Time certificates of deposit.....					
Certified checks.....			3,000 00	3,000 00	3,000 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			9,178 92	16,500 00	7,010 25
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$285,750 93</b>	<b>\$275,507 21</b>	<b>\$271,581 75</b>	<b>\$270,342 63</b>	<b>\$276,972 36</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 3761.

## FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; LESLIE FRENCH, *Cashier*;  
E. G. ROYCE, *Assistant Cashier*.

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver, Donald McVichie.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$920,213 09	\$914,161 37	\$907,540 99	\$921,560 08	\$979,834 14
Overdrafts, secured and unsecured.....	122 59	931 76	158 95	852 59	247 94
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	400 00	400 00	400 00	400 00	400 00
Stocks, securities, etc.....	86 600 00	92,960 00	70,900 00	66,900 00	64,400 00
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....		8,106 21	30,681 21	30,681 21	30,681 21
Due from National banks (not reserve agents).....	6,264 23	2,904 70	3,536 86	247 06	3,992 86
Due from State banks and bankers.....	3,123 28	632 12	724 27	3,141 46	599 60
Due from approved reserve agents.....	108,564 84	100,679 18	128,612 98	133,223 39	97,425 60
Checks and other cash items.....	1,982 81	1,182 38	1,771 50	1,012 42	1,303 28
Exchanges for clearing house.....					
Notes of other National banks.....	5,000 00	2,500 00	4,000 00	1,500 00	2,000 00
Fractional paper currency, nickels and cents.....	269 73	234 02	143 41	253 20	272 44
Specie.....	72,307 75	62,372 50	62,539 95	62,460 00	64,596 30
Legal tender notes.....	6,000 00	2,500 00	5,000 00	5,000 00	4,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,245,158 32</b>	<b>\$1,223,814 24</b>	<b>\$1,250,260 12</b>	<b>\$1,261,481 41</b>	<b>\$1,284,363 37</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	14,000 00	14,000 00	14,500 00	15,000 00	15,500 00
Undivided profits less expenses and taxes paid.....	2,759 72	7,349 15	5,822 75	6,512 10	12,448 31
National bank notes outstanding.....	25,000 00	24,250 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....		1,558 52	1,968 38		2,509 65
Due to State banks and bankers.....	900 09	1,592 50	840 95	592 45	1,158 58
Dividends unpaid.....					
Individual deposits subject to check.....	379,103 95	385,332 74	430,164 36	418,956 36	440,907 69
Demand certificates of deposit.....	723,312 56	689,649 33	671,281 70	694,788 50	677,772 14
Time certificates of deposit.....					
Certified checks.....	82 00	82 00	682 00	682 00	82 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,245,158 32</b>	<b>\$1,223,814 24</b>	<b>\$1,250,260 12</b>	<b>\$1,261,481 41</b>	<b>\$1,284,363 37</b>

## STATE BANKING DEPARTMENT.

No. 3361.

## \* FIRST NATIONAL BANK, FLINT.

JOHN J. CARTON, *President*; S. C. RANDALL, *Vice President*; BRUCE J. MACDONALD, *Cashier*.

DIRECTORS.—John J. Carton, S. C. Randall, F. Dullam, William L. Smith, Charles S. Brown, B. F. Cotharin, Wm. McGregor, W. R. Hubbard, Geo. L. Walker.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$388,412 16	\$446,357 73			
Overdrafts, secured and unsecured	43 60	520 11			
U. S. bonds to secure circulation.....	150,000 00	150,000 00			
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	98,009 01	96,779 31			
Banking house, furniture and fixtures.....	21,000 00	21,000 00			
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	6,543 75	587 75			
Due from State banks and bankers					
Due from approved reserve agents	65,285 77	49,069 21			
Checks and other cash items.....	130 14	15 00			
Exchanges for clearing house.....	1,074 23	2,059 06			
Notes of other National banks.....	547 00	378 00			
Fractional paper currency, nickels and cents.....	150 55	215 11			
Specie.....	24,390 90	15,509 30			
Legal tender notes.....	12,500 00	14,207 00			
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00			
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$775,587 11</b>	<b>\$804,197 58</b>			
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00			
Surplus fund.....	26,000 00	26,000 00			
Undivided profits less expenses and taxes paid.....	13,829 38	17,844 29			
National bank notes outstanding.....	150,000 00	150,000 00			
Due to other National banks.....					
Due to State banks and bankers.....	64 32	2 27			
Dividends unpaid.....	1,464 00	20 00			
Individual deposits subject to check.....	323,533 68	352,234 88			
Demand certificates of deposit.....	4,310 99	4,576 49			
Time certificates of deposit.....	104,505 15	103,519 65			
Certified checks.....					
Cashier's checks outstanding.....	1,879 59				
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$775,587 11</b>	<b>\$804,197 58</b>			

\*Succeeded by the National Bank of Flint.



No. 7664.

## THE NATIONAL BANK OF FLINT, FLINT.

JOHN J. CARTON, *President*; SAMUEL C. RANDALL, WILLIAM R. HUBBARD, *Vice Presidents*;  
BRUCE J. MACDONALD, *Cashier*

DIRECTORS.—J. J. Carton, W. C. Wells, W. E. Stewart, Wm. R. Hubbard, S. C. Randall, B. J. Macdonald, Wm. McGregor, W. O. Smith, G. L. Walker.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....			\$302,950 22	\$366,803 20	\$450,565 62
Overdrafts, secured and unsecured.....			687 47	1,254 39	259 08
U. S. bonds to secure circulation.....			25,000 00	70,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....			1,187 50	3,028 12	4,028 10
Stocks, securities, etc.....			19,034 50	53,128 62	68,345 69
Banking house, furniture and fixtures.....			22,500 00	22,500 00	22,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....			3,152 04	3,113 91	2,361 05
Due from State banks and bankers.....				216 21	195 00
Due from approved reserve agents.....			60,211 54	68,223 05	32,831 80
Checks and other cash items.....			2,108 25		
Exchanges for clearing house.....			125 45	1,864 73	1,159 40
Notes of other National banks.....			11,993 00	8,809 00	1,817 00
Fractional paper currency, nickels and cents.....			958 18	668 88	362 64
Specie.....			20,497 45	21,428 75	22,857 50
Legal tender notes.....			9,310 00	9,770 00	10,560 00
Redemption fund with U. S. treasurer (5% of circulation).....			1,250 00	3,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>			<b>\$480,995 60</b>	<b>\$633,808 86</b>	<b>\$722,842 88</b>
<b>Liabilities.</b>					
Capital stock paid in.....			\$70,000 00	\$90,000 00	\$100,000 00
Surplus fund.....					
Undivided profits less expenses and taxes paid.....			1,570 89	3,300 78	9,393 23
National bank notes outstanding.....			15,000 00	60,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers.....			20 41		49 75
Dividends unpaid.....					
Individual deposits subject to check.....			356,251 10	362,782 62	369,006 77
Demand certificates of deposit.....			2,008 84	2,174 67	2,946 54
Time certificates of deposit.....			34,563 36	109,080 79	141,230 56
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....			1,575 00	6,470 00	216 03
<b>Totals.....</b>			<b>\$480,995 60</b>	<b>\$633,808 86</b>	<b>\$722,842 88</b>

No. 4578.

## THE NATIONAL BANK OF GRAND HAVEN.

NELSON R. HOWLETT, *President*; GEO. A. FARR, *Vice President*;  
M. W. TURNER, *Assistant Cashier*.

RECTORS.—N. R. Howlett, William Savidge, Dwight Cutler, George A. Farr, John A. Pfaff, N. Robbins, Geo. Z. Savidge, H. F. Harbeck, Thomas Johnston.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$565,596 40	\$563,440 06	\$578,379 22	\$577,707 71	\$604,279 02
Overdrafts, secured and unsecured	514 57	163 08	277 56	135 60	1,065 95
U. S. bonds to secure circulation.	51,300 00	51,300 00	53,300 00	53,300 00	53,300 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	80 00	80 00	80 00	80 00	80 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	59,500 00	59,500 00	62,090 00	69,500 00	74,500 00
Banking house, furniture and fix- tures.....					
Other real estate, and mortgages owned.....	3,500 00	3,500 00	3,500 00	3,500 00	4,062 58
Due from National banks (not re- serve agents).....	15,014 77	16,049 76	17,551 17	16,915 41	8,242 54
Due from State banks and bankers	44 71			31 49	
Due from approved reserve agents	59,559 88	84,963 86	62,514 44	74,760 10	62,266 69
Checks and other cash items.....			611 83	277 80	1,219 78
Exchanges for clearing house.....	14 18	277 81	155 20	397 47	114 07
Notes of other National banks.....	1,040 00	2,145 00	1,570 00	1,685 00	1,025 00
Fractional paper currency, nickels and cents.....	109 51	179 76	125 23	124 32	240 29
Specie.....	29,307 35	26,918 35	28,357 15	30,202 60	30,556 65
Legal tender notes.....	15,770 00	18,613 00	12,224 00	15,094 00	10,282 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,565 00	2,565 00	2,565 00	2,665 00	2,666 00
Due from U. S. treasurer, other than 5% redemption fund.....	600 00	1,000 00	1,500 00		
<b>Totals.....</b>	<b>\$804,516 37</b>	<b>\$830,595 68</b>	<b>\$825,300 80</b>	<b>\$846,376 50</b>	<b>\$853,858 57</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	9,236 29	11,655 60	16,012 90	6,573 19	12,729 42
National bank notes outstanding.	49,200 00	49,100 00	51,300 00	51,100 00	51,700 00
Due to other National banks.....		94 08	94 08	353 80	155 07
Due to State banks and bankers.....		6 00			
Dividends unpaid.....	57 00				
Individual deposits subject to check.....	467,786 10	469,624 23	459,670 22	482,508 55	465,846 03
Demand certificates of deposit.....	158,236 98	180,115 77	178,223 60	195,840 96	203,428 05
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$804,516 37</b>	<b>\$830,595 68</b>	<b>\$825,300 80</b>	<b>\$846,376 50</b>	<b>\$853,858 57</b>

No. 2611.

## FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President*; JOHN W. BLODGETT, *Vice President*;  
JOHN A. SEYMOUR, *Cashier*; L. Z. CAUKIN, *Assistant Cashier*.

DIRECTORS.—W. H. Anderson, Stephen A. Sears, Wm. H. Gay, S. M. Lemon, G. K. Johnson, C. Bertsch,  
John W. Blodgett, C. G. A. Voigt, A. S. Musselman, L. E. Knappen, Sidney F. Stevens.

Resources.	Report of Jan 11.	Report of March 14.	Report of May 29.	Report of Aug. 26.	Report of Nov. 9.
Loans and discounts.....	\$1,701,093 07	\$1,788,037 52	\$1,908,893 95	\$1,948,856 71	\$2,068,932 43
Overdrafts, secured and unsecured	9,023 27	2,417 87	8,035 57	1,469 98	341 97
U. S. bonds to secure circulation.	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits	350,000 00	270,000 00	202,000 00	110,000 00	110,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	25,000 00	21,350 00	20,000 00	16,000 00	12,000 00
Stocks, securities, etc.	172,900 00	193,481 94	210,931 94	200,651 94	201,721 94
Banking house, furniture and fix- tures.....	125,000 00	125,000 00	125,000 00	125,000 00	125,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	61,297 23	48,788 31	36,306 62	34,311 80	48,141 24
Due from State banks and bankers	61,923 18	76,244 51	37,079 61	51,845 31	55,796 33
Due from approved reserve agents	325,230 00	303,044 43	331,094 19	346,716 97	190,649 18
Checks and other cash items.....	824 09	6,243 52	2,754 41		384 70
Exchanges for clearing house.....	10,653 34	14,773 20	15,088 29	14,546 09	35,399 46
Notes of other National banks	25,000 00	13,000 00	22,000 00	20,000 00	15,000 00
Fractional paper currency, nickels and cents.....	3,179 91	2,559 87	1,712 74	1,205 56	2,528 12
Specie.....	113,572 00	82,514 00	126,932 00	105,589 00	90,346 00
Legal tender notes.....	72,122 00	39,525 00	67,750 00	57,953 00	48,007 00
Redemption fund with U. S. treas- urer (5% of circulation).....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$3,372,118 69</b>	<b>\$3,302,285 17</b>	<b>\$3,426,179 32</b>	<b>\$3,349,146 36</b>	<b>\$3,329,248 37</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	125,000 00	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid.....	39,890 33	21,320 55	29,020 09	31,243 49	40,299 26
National bank notes outstanding.	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
Due to other National banks.....	75,240 67	55,246 92	46,767 12	43,860 91	48,535 18
Due to State banks and bankers and trust companies.....	498,577 06	522,102 01	508,115 05	552,738 59	552,205 35
Dividends unpaid.....	552 54	350 00	342 00	230 00	468 00
Individual deposits subject to check.....	1,111,345 25	1,076,329 21	1,286,054 90	1,231,894 66	1,218,933 60
Demand certificates of deposit....	678,512 84	674,936 48	654,089 24	629,057 02	608,706 98
Time certificates of deposit.....					
Certified checks.....			84 00	115 70	100 00
Cashier's checks outstanding.....					
United States deposits.....	210,920 01	150,841 86	72,838 83	36,925 31	78,152 61
Deposits of U. S. disbursing officers	32,079 99	51,158 14	78,868 09	73,074 69	31,847 39
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$3,372,118 69</b>	<b>\$3,302,285 17</b>	<b>\$3,426,179 32</b>	<b>\$3,349,146 36</b>	<b>\$3,329,248 73</b>

No. 3488.

## FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President*; CORNELIUS CLARK, *Vice President*; THOMAS W. STRAHAN, *Second Vice-President*; SIDNEY W. SHERMAN, *Cashier*; C. L. ROSS, *Assistant Cashier*.

DIRECTORS.—Thos. W. Strahan, Hubert Weiden, Robert D. Graham, Thomas F. Carroll, Cornelius Clark, Daniel Lynch, John W. Blodgett, Samuel M. Lemon, Wm. H. Anderson, Christian Galmeyer, Christian Bertsch, Wm. H. Gay, Henry J. Vinkemulder.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$646,704 17	\$644,643 16	\$691,756 11	\$703,164 10	\$656,555 19
Overdrafts, secured and unsecured	1,074 62	2,021 69	930 04	2,275 39	5,489 91
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	5,700 00	5,700 00	5,700 00	5,000 00	3,500 00
Stocks, securities, etc.....	27,835 50	37,385 50	51,509 90	77,509 90	77,509 90
Banking house, furniture and fixtures.....	4,000 00	4,000 00	4,000 00	3,700 00	3,700 00
Other real estate, and mortgages owned.....	26,000 00	26,000 00	26,000 00		
Due from National banks (not reserve agents).....	29,528 23	14,577 75	11,276 96	4,597 18	12,550 29
Due from State banks and bankers					
Due from approved reserve agents	59,203 46	64,509 36	96,118 30	22,743 95	74,535 36
Checks and other cash items.....	437 81	623 59	250 68	191 36	165 08
Exchanges for clearing house.....	5,607 77	4,734 58	7,042 19	9,252 42	5,253 53
Notes of other National banks.....	11,000 00	7,000 00	8,000 00	7,000 00	5,000 00
Fractional paper currency, nickels and cents.....	941 33	910 25	881 04	740 68	514 10
Specie.....	33,771 40	35,202 15	26,424 35	27,295 20	35,204 95
Legal tender notes.....	33,516 00	21,321 00	22,414 00	21,137 00	16,385 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$990,320 29</b>	<b>\$973,629 03</b>	<b>\$1,057,303 57</b>	<b>\$989,607 18</b>	<b>\$1,001,363 31</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	23,000 00	23,000 00	23,000 00	24,000 00	24,000 00
Undivided profits less expenses and taxes paid.....	1,741 94	3,716 09	7,374 53	2,823 17	6,769 70
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Due to State banks and bankers.....					
Dividends unpaid.....	175 57			55 94	8 70
Individual deposits subject to check.....	468,563 17	428,406 34	521,612 40	462,515 96	460,459 35
Demand certificates of deposit.....	274,782 11	297,473 90	285,207 94	279,853 41	281,125 56
Time certificates of deposit.....					
Certified checks.....	2,057 50	1,032 70	108 70	358 70	
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$990,320 29</b>	<b>\$973,629 03</b>	<b>\$1,057,303 57</b>	<b>\$989,607 18</b>	<b>\$1,001,363 31</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 2460.

## GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

**DUDLEY E. WATERS, President; CHARLES S. HAZELTINE, JOHN E. PECK, Vice Presidents;**  
**FRANK M. DAVIS, Cashier; JOHN L. BENJAMIN, JOHN D. MORTON, Assistant Cashiers.**

**DIRECTORS.**—Joseph Houseman, S. Sears, John E. Peck, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer, M. J. Clark, Julius Berkey, J. Boyd Pantlind, D. E. Waters, William Widdicomb, Justus S. Stearns, Chas. S. Burch, Claude Hamilton, Wm. Winegar, John Mouat, Chas. A. Phelps, Chas. R. Sligh.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$2,067,526 74	\$2,131,632 01	\$2,111,405 89	\$2,260,138 74	\$2,355,741 90
Overdrafts, secured and unsecured	4,458 16	949 98	3,660 27	5,958 29	1,523 96
U. S. bonds to secure circulation.....	350,000 00	350,000 00	350,000 00	350,000 00	350,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	17,500 00	17,500 00	17,500 00	17,500 00	17,500 62
Stocks, securities, etc.....	42,546 14	42,463 39	66,379 83	71,262 36	101,361 62
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	28,500 00	53 424 01
Other real estate, and mortgages owned.....	3,343 87	3,343 87	3,343 87		
Due from National banks (not reserve agents).....	80,062 62	86,205 89	82,075 93	82,028 71	84,010 73
Due from State banks and bankers	119,414 89	133,376 25	166,310 23	232,508 67	110,894 78
Due from approved reserve agents	109,772 17	235,867 28	150,293 49	275,211 14	211,328 08
Checks and other cash items.....	6,041 48	10,476 47	21,767 94	550 62	579 58
Exchanges for clearing house.....	25,332 31	16,096 21	19,437 15	8,168 92	16,745 36
Notes of other National banks.....	11,300 00	9,700 00	11,300 00	13,500 00	14,000 00
Fractional paper currency, nickels and cents.....	1,051 75	199 50	1,423 32	1,127 39	446 68
Specie.....	96,524 00	80,133 50	94,635 00	93,717 90	96,661 00
Legal tender notes.....	25,000 00	30,000 00	25,000 00	34,000 00	38,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	17,500 00	17,500 00	17,500 00	17,500 00	17,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	4,000 00	3,000 00	1,000 00		2,500 00
<b>Totals.....</b>	<b>\$2,984,874 13</b>	<b>\$3,172,544 35</b>	<b>\$3,146,522 92</b>	<b>\$3,491,672 74</b>	<b>\$3,472,217 70</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	28,285 99	38,837 36	51,547 50	34,538 10	42,087 32
National bank notes outstanding.....	350,000 00	350,000 00	347,400 00	342,000 00	347,600 00
Due to other National banks.....	66,207 46	65,404 22	68,225 99	59,502 04	64,755 72
Due to State banks and bankers and trust companies.....	208,719 15	240,450 79	232,511 44	292,448 81	317,257 99
Dividends unpaid.....	1,864 00	32 00		40 00	
Individual deposits subject to check.....	1,299,810 28	1,421,992 53	1,148,624 87	1,601,130 72	1,483,990 08
Demand certificates of deposit.....	428,676 33	454,411 37	566,952 14	554,602 38	565,942 28
Time certificates of deposit.....					
Certified checks.....	1,197 51	1,327 85	9,627 35	7,265 65	525 35
Cashier's checks outstanding.....	113 41	88 23	133 63	85 04	158 96
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			121,500 00		50,000 00
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$2,984 874 13</b>	<b>\$3,172,544 35</b>	<b>\$3,146,522 92</b>	<b>\$3,491,672 74</b>	<b>\$3,472,217 70</b>

No. 3293.

## NATIONAL CITY BANK, GRAND RAPIDS.

JAMES R. WYLIE, *President*; LESTER J. RINDGE, *Vice President*; FRANK WELTON, *Cashier*; E. H. HUNT, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, P. C. Fuller, D. M. Amberg, J. F. Baars, L. J. Rindge, Francis Letellier, C. Morton, Walter C. Winchester, James R. Wylie, G. W. Perkins, S. A. Morman, Thos. M. Peck, Joseph J. Tucker, James D. Lacey.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$2,190,417 01	\$2,228,630 17	\$2,329,729 28	\$2,341,056 37	\$2,408,971 04
Overdrafts, secured and unsecured	3,728 41	3,238 13	2,761 52	3,238 62	2,542 81
U. S. bonds to secure circulation...	450,000 00	450,000 00	450,000 00	450,000 00	450,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	59,680 00	59,680 00	64,680 00	49,680 00	49,680 00
Banking house, furniture and fix- tures.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	20,438 42	12,563 84	5,500 43	2,752 44	20,102 11
Due from State banks and bankers	26,409 42	46,013 25	22,517 05	46,149 48	50,172 42
Due from approved reserve agents	213,314 61	189,747 26	154,970 97	90,680 82	108,507 96
Checks and other cash items.....	1,535 50	209 11	777 50	2,152 98	3,055 46
Exchanges for clearing house.....	15,006 88	11,767 20	28,239 57	11,122 43	16,027 24
Notes of other National banks.....	73,833 00	38,153 00	49,124 00	50,808 00	40,085 00
Fractional paper currency, nickels and cents.....	850 00	450 00	100 00	400 00	350 00
Specie.....	109,512 11	106,763 99	100,160 03	91,955 16	97,490 02
Legal tender notes.....	50,000 00	47,500 00	60,000 00	65,000 00	67,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	22,500 00	22,500 00	22,500 00	22,500 00	22,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00	2,000 00	2,000 00	1,000 00	2,500 00
<b>Totals.....</b>	<b>\$3,288,225 36</b>	<b>\$3,269,215 95</b>	<b>\$3,343,060 35</b>	<b>\$3,278,496 30</b>	<b>\$3,388,984 06</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$600,000 00	\$600,000 00	\$600,000 00
Surplus fund.....	100,000 00	100,000 00	120,000 00	120,000 00	120,000 00
Undivided profits less expenses and taxes paid.....	102,616 21	109,242 94	30,146 18	23,223 22	44,114 05
National bank notes outstanding.	444,800 00	450,000 00	450,000 00	450,000 00	450,000 00
Due to other National banks.....	50,900 92	63,223 73	43,804 94	74,724 51	70,152 46
Due to State banks and bankers...	276,774 02	254,554 06	354,945 31	233,084 83	285,851 30
Interest reserve for certificates of deposit.....			10,000 00	10,000 00	10,000 00
Dividends unpaid.....	3,081 34	180 00		84 00	
Individual deposits subject to check.....	914,563 75	906,355 89	831,415 34	789,835 32	861,450 69
Demand certificates of deposit.....	885,094 12	885,010 67	900,785 17	977,374 42	993,689 56
Time certificates of deposit.....					
Certified checks.....	395 00	648 66	1,963 41	170 00	726 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$3,288,225 36</b>	<b>\$3,269,215 95</b>	<b>\$3,343,060 35</b>	<b>\$3,278,496 30</b>	<b>\$3,388,984 06</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 2890.

## OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLIAM BARNHART, *Vice President*; HARVEY J. HOLLISTER, *Vice President*; CLAY H. HOLLISTER, *Cashier*; FRANK S. COLEMAN, *Assistant Cashier*.

DIRECTORS.—James M. Barnett, Willard Barnhart, W. W. Cummer, Jos. H. Martin, W. R. Shelby, L. H. Withey, Geo. C. Pierce, H. J. Hollister, Wm. Judson, E. G. Studley, W. D. Stevens, Clay H. Hollister, J. C. Holt, Henry Idema, Edward Lowe.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$4,109,663 91	\$4,091,514 55	\$4,202,236 43	\$4,073,447 85	\$4,372,145 36
Overdrafts, secured and unsecured	2,831 98	7,653 67	8,824 58	8,082 03	3,595 03
U. S. bonds to secure circulation.....	800,000 00	800,000 00	800,000 00	800,000 00	800,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	40,490 76	40,490 76	40,490 76	36,490 76	36,490 76
Stocks, securities, etc.....	76,285 65	46,910 65	54,461 45	58,868 51	74,856 73
Banking house, furniture and fix- tures.....	170,000 00	170,000 00	170,000 00	170,000 00	170,000 00
Other real estate, and mortgages owned.....	705 09	705 09	705 09	705 09	705 09
Due from National banks (not re- serve agents).....	74,391 10	102,419 51	125,530 10	70,862 15	150,345 88
Due from State banks and bankers	78,578 17	86,584 88	88,834 56	113,219 04	128,318 82
Due from approved reserve agents	371,016 47	412,937 91	335,572 51	522,630 69	613,508 89
Checks and other cash items.....	5,884 92	4,579 90	4,144 55	1,045 12	16,556 16
Exchanges for clearing house.....	19,431 90	19,536 21	20,616 50	13,591 86	30,900 91
Notes of other National banks.....	50,000 00	50,000 00	50,000 00	79,000 00	35,000 00
Fractional paper currency, nickels and cents.....	2,268 56	2,210 69	2,415 29	2,232 48	2,751 31
Specie.....	232,234 94	224,633 92	222,281 69	248,442 50	201,215 30
Legal tender notes.....	57,000 00	57,000 00	54,000 00	70,000 00	43,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			3,400 00	2 50	2 50
<b>Totals.....</b>	<b>\$6,130,783 45</b>	<b>\$6,157,177 74</b>	<b>\$6,223,513 51</b>	<b>\$6,308,620 58</b>	<b>\$6,719,392 74</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	207,753 39	242,580 18	284,520 26	66,190 65	103,644 38
National bank notes outstanding.....	800,000 00	800,000 00	800,000 00	800,000 00	800,000 00
Due to other National banks.....	84,908 00	164,878 37	106,684 49	97,599 05	155,599 25
Due to State banks and bankers and trust companies.....	437,617 71	406,896 64	419,674 72	401,156 45	467,804 19
Dividends unpaid.....	5,097 00	983 00	327 00	911 00	626 00
Individual deposits subject to check.....	1,997,376 56	2,067,483 66	2,054,253 85	2,147,068 30	2,375,518 58
Demand certificates of deposit.....	1,494,402 11	1,470,405 12	1,455,420 30	1,594,350 74	1,611,081 45
Time certificates of deposit.....					
Certified checks.....	3,718 68	3,956 77	2,632 89	1,344 39	5,118 89
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....	100,000 00		100,000 00		
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$6,130,783 45</b>	<b>\$6,157,177 74</b>	<b>\$6,223,513 51</b>	<b>\$6,308,620 58</b>	<b>\$6,719,392 74</b>

No. 2143.

## FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

SAMUEL B. HARRIS, *President*; ARCHIBALD J. SCOTT, *Vice President*;  
WILLIAM CONDON, *Cashier*; MICHAEL M. SHEA, *Assistant Cashier*.

DIRECTORS.—Samuel B. Harris, Michael Finn, Archibald J. Scott, William H. Roberts, George H. Nichols, Charles D. Hanchette, John Funkey.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$658,021 33	\$691,398 38	\$750,435 15	\$772,352 87	\$765,524 87
Overdrafts, secured and unsecured	2,756 79	4,076 97	7,188 23	1,799 44	817 00
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiuns on U. S. bonds.....	500 00	500 00	500 00		
Stocks, securities, etc.....	21,198 75	21,193 75	19,573 75	20,023 75	33,951 25
Banking house, furniture and fix- tures.....	51,372 81	51,372 81	51,372 81	51,362 81	51,362 81
Other real estate, and mortgages owned.....	31,974 36	31,974 36	31,974 36	31,974 36	31,974 36
Due from National banks (not re- serve agents).....	27,344 28	16,364 87	12,493 62	19,975 27	28,137 57
Due from State banks and bankers	21,912 02	15,737 28	20,438 01	36,043 15	44,318 80
Due from approved reserve agents	199,581 28	257,328 84	188,395 75	137,425 58	107,373 44
Checks and other cash items.....	1,126 25	6,979 53	678 90	2,146 99	270 52
Exchanges for clearing house.....					
Notes of other National banks.....	7,400 00	7,235 00	7,620 00	5,435 00	9,890 00
Fractional paper currency, nickels and cents.....	1,139 65	1,244 57	1,356 19	915 83	507 68
Specie.....	97,802 60	81,503 90	73,717 70	68,396 55	93,607 90
Legal tender notes.....	16,202 00	14,121 00	9,306 00	7,217 00	15,843 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,190,832 12</b>	<b>\$1,253,531 26</b>	<b>\$1,236,550 47</b>	<b>\$1,207,568 60</b>	<b>\$1,236,079 20</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	15,738 87	19,819 37	25,019 21	22,748 53	24,289 93
National bank notes outstanding.	48,450 00	45,350 00	46,500 00	49,000 00	46,100 00
Due to other National banks.....	5,379 94	7,785 49	2,019 82	8,124 96	1,554 11
Due to State banks and bankers..	84 85	920 06	9,711 17	1,276 47	
Dividends unpaid.....	244 00	124 00	124 00	154 00	124 00
Individual deposits subject to check.....	840,389 24	888,931 34	859,853 10	838,375 66	880,808 00
Demand certificates of deposit....	140,545 22	150,601 00	153,323 17	147,388 98	143,203 16
Time certificates of deposit.....					
Certified checks.....				500 00	
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,190,832 12</b>	<b>\$1,253,531 26</b>	<b>\$1,236,550 47</b>	<b>\$1,207,568 60</b>	<b>\$1,236,079 20</b>



No. 6727.

## THE FIRST NATIONAL BANK, HART.

A. S. WHITE, *President*; FRED J. RUSSELL, *Vice President*; CARL L. FLOOD, *Cashier*;  
WM. F. DOWLAND, *Assistant Cashier*.

DIRECTORS.—A. S. White, Fred J. Russell, J. K. Flood, W. R. Roach, J. H. Colby.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$120,533 81	\$126,165 74	\$99,269 34	\$95,694 00	\$88,372 01
Overdrafts, secured and unsecured.....	562 96	997 78	2,826 79	2,162 47	2,421 33
U. S. bonds to secure circulation.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....	7,500 00	7,500 00			
Premiums on U. S. bonds.....	700 00	700 00	400 00	300 00	300 00
Stocks, securities, etc.....	20,356 00	20,356 00	18,956 00	13,110 00	12,110 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,080 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	9,581 48	6,897 45	4,607 57	5,573 56	11,194 49
Due from State banks and bankers.....	1,213 44	982 15		1,114 78	3,657 63
Due from approved reserve agents.....	13,524 18	18,520 09	10,238 18	21,187 23	42,728 53
Checks and other cash items.....	2,394 58	1,113 85	285 58	298 48	818 43
Exchanges for clearing house.....					
Notes of other National banks.....	6,556 00	2,780 00	1,500 00	375 00	1,559 00
Fractional paper currency, nickels and cents.....	385 63	406 33	507 57	484 87	479 58
Specie.....	3,024 90	2,441 00	2,959 00	2,991 65	3,653 90
Legal tender notes.....	11,000 00	10,604 00	10,703 00	11,430 00	11,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	500 00	500 00	500 00	500 00	500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$210,832 98</b>	<b>\$212,964 39</b>	<b>\$165,833 03</b>	<b>\$168,222 04</b>	<b>\$192,294 90</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00	2,000 00
Undivided profits less expenses and taxes paid.....	3,258 11	4,197 13	5,566 92	4,127 12	5,682 50
National bank notes outstanding.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....	54 00	18 00			
Individual deposits subject to check.....	95,381 25	105,377 27	59,531 34	68,526 50	90,062 03
Demand certificates of deposit.....	70,639 62	61,871 99	59,224 77	53,568 42	54,550 37
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$210,832 98</b>	<b>\$212,964 39</b>	<b>\$165,833 03</b>	<b>\$168,222 04</b>	<b>\$192,294 90</b>

No. 1745.

## HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*;  
HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—F. D. Pratt, W. D. Hayes, J. F. Goodyear, John T. Lombard, Clement Smith, R. K. Grant, W. H. Chase.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$331,742 81	\$360,288 80	\$355,543 72	\$384,876 16	\$346,829 41
Overdrafts, secured and unsecured	5,025 98	1,443 45	3,075 21	5,080 26	331 68
U. S. bonds to secure circulation..	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Banking house, furniture and fix- tures.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	1,673 31	3,000 00	1,000 00	1,016 90	1,015 94
Due from State banks and bankers					
Due from approved reserve agents	50,756 04	21,077 26	41,871 02	43,524 36	54,880 20
Checks and other cash items.....	2,942 04	1,097 62	4,807 41	3,501 59	1,945 46
Exchanges for clearing house.....					
Notes of other National banks....	2,000 00	800 00	600 00	763 00	2,000 00
Fractional paper currency, nickels and cents.....	255 87	873 05	389 83	311 31	142 69
Specie.....	13,132 70	12,439 45	10,611 25	11,578 25	12,301 30
Legal tender notes.....	12,466 00	9,448 00	12,543 00	11,000 00	10,358 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$507,495 35	\$497,467 13	\$517,941 44	\$499,151 83	\$317,307 68
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	8,975 25	7,491 11	8,177 36	8,633 36	9,638 03
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers...					
Dividends unpaid.....	220 00	20 00	60 00	130 00	160 00
Individual deposits subject to check.....	251,339 16	243,898 22	261,404 70	251,428 44	275,064 38
Demand certificates of deposit....	96,960 94	96,067 80	98,299 28	98,960 03	82,445 27
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$507,495 35	\$497,467 13	\$517,941 44	\$499,151 83	\$517,307 68

No. 168.

## FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*; WM. PRIDEAUX, *Assistant Cashier*.

DIRECTORS —C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart, Wm. MacRitchie, E. B. Rogers.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts .....	\$547,808 95	\$527,846 02	\$519,012 87	\$551,137 45	\$522,665 61
Overdrafts, secured and unsecured .....	9,743 21	6,430 78	6,210 75	6,475 10	14,975 39
U. S. bonds to secure circulation .....	13,750 00	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits .....					
U. S. bonds on hand .....					
Premiums on U. S. bonds .....	458 03	458 03	458 03	458 03	458 03
Stocks, securities, etc. ....	120,431 56	129,431 56	123,962 31	123,962 31	123,912 31
Banking house, furniture and fixtures .....	8,264 86	8,853 86	8,853 86	8,853 86	8,853 86
Other real estate, and mortgages owned .....	480 00	480 00	480 00	480 00	480 00
Due from National banks (not reserve agents) .....		294 56	844 14	579 44	522 30
Due from State banks and bankers .....			914 70	2,333 29	1,205 72
Due from approved reserve agents .....	47,055 40	71,579 78	72,974 71	61,521 39	66,008 73
Checks and other cash items .....	234 16	2,432 16	1,012 50	910 25	1,890 29
Exchanges for clearing house .....					
Notes of other National banks .....	395 00	4,950 00	2,302 00	1,220 00	1,629 00
Fractional paper currency, nickels and cents .....	37 20	48 18	36 22	51 68	62 16
Specie .....	51,672 00	51,043 00	51,771 50	50,402 25	53,460 00
Legal tender notes .....	9,925 00	14,680 00	13,210 00	6,780 00	5,404 00
Redemption fund with U. S. treasurer (5% of circulation) .....	662 50	662 50	662 50	662 50	662 50
Due from U. S. treasurer, other than 5% redemption fund .....					
<b>Totals .....</b>	<b>\$819,917 87</b>	<b>\$832,890 43</b>	<b>\$816,455 89</b>	<b>\$829,577 55</b>	<b>\$815,904 90</b>
<b>Liabilities.</b>					
Capital stock paid in .....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund .....	30,000 00	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid .....	20,119 14	12,947 33	13,903 21	16,761 60	15,846 51
National bank notes outstanding .....	12,225 00	11,225 00	10,225 00	9,225 00	13,725 10
Due to other National banks .....	3,267 60				
Due to State banks and bankers .....	4,775 22	2,875 93	378 77	862 77	
Dividends unpaid .....					
Individual deposits subject to check .....	91,849 11	111,714 09	101,030 67	104,040 48	118,452 40
Demand certificates of deposit .....	602,581 80	609,128 08	605,909 24	613,687 70	582,890 99
Time certificates of deposit .....					
Certified checks .....					
Cashier's checks outstanding .....					
United States deposits .....					
Deposits of U. S. disbursing officers .....					
Notes and bills rediscounted .....					
Bills payable .....					
Liabilities other than those above stated .....					
<b>Totals .....</b>	<b>\$819,917 87</b>	<b>\$832,890 43</b>	<b>\$816,455 89</b>	<b>\$829,577 55</b>	<b>\$815,904 90</b>

No. 5896.

## CITIZENS' NATIONAL BANK, HOUGHTON.

GRAHAM POPE, *President*; C. V. SEEBER, *Vice President*; C. H. MOSS, *Cashier*;  
A. M. SCHULTE, A. F. HEIDKAMP, *Auditors*.

DIRECTORS.—Graham Pope, C. H. Moss, B. F. Chynoweth, J. H. Jasberg, E. R. Hall, C. V. Seebler,  
A. M. Schulte, A. F. Heidkamp, Jno. G. Stone.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$307,524 98	\$311,456 48	\$357,431 63	\$351,486 90	\$405,491 86
Overdrafts, secured and unsecured	5,089 41	2,059 16	1,915 89	3,648 15	9,679 82
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,929 69	1,929 69	1,929 69	1,929 69	1,929 69
Stocks, securities, etc.....	1,104 50	1,104 50	1,104 50	1,100 00	1,100 00
Banking house, furniture and fix- tures.....	9,852 00	9,852 00	9,951 00	9,951 00	9,951 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	5,472 10	45,156 84	15,309 73	27,897 79	15,271 47
Due from State banks and bankers	5,258 82	6,825 96	4,398 34	14,080 63	8,275 74
Due from approved reserve agents	46,508 68	98,984 33	24,719 38	12,972 85	9,326 16
Checks and other cash items.....	3,858 96	1,630 54	7,954 23	2,390 57	5,775 47
Exchanges for clearing house.....					
Notes of other National banks.....	5,645 00	1,245 00	1,405 00	1,680 00	1,475 00
Fractional paper currency, nickels and cents.....	430 61	171 14	102 34	182 16	161 56
Specie.....	26,131 00		23,515 25	26,862 20	29,598 10
Legal tender notes.....	5,060 00	27,975 00	6,200 00	9,085 00	4,130 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$450,115 75</b>	<b>\$534,640 64</b>	<b>\$482,186 98</b>	<b>\$490,116 94</b>	<b>\$528,415 87</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....					
Undivided profits less expenses and taxes paid.....	16,033 82	17,339 47	20,008 65	20,190 36	22,457 62
National bank notes outstanding.	25,000 00	25,000 00	25,000 00	25,000 00	24,500 00
Due to other National banks.....		1,275 54		4,807 76	
Due to State banks and bankers...	140 71		497 49	2,449 16	19,963 59
Dividends unpaid.....					
Individual deposits subject to check.....	356,405 02	429,028 93	371,020 84	385,779 66	409,669 66
Demand certificates of deposit....	1,361 20	11,996 70	13,560 00	1,790 00	1,725 00
Time certificates of deposit.....					
Certified checks.....			2,100 00	100 00	100 00
Cashier's checks outstanding.....	1,175 00				
United States deposits.....					
Deposits of U. S. disbursing officers Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$450,115 75</b>	<b>\$534,640 64</b>	<b>\$482,186 98</b>	<b>\$490,116 94</b>	<b>\$528,415 87</b>

No. 7676.

## THE HOUGHTON NATIONAL BANK, HOUGHTON.

JAMES H. SEAGER, *President*; J. H. RICE, J. B. COOPER, *Vice Presidents*;  
W. B. McLAUGHLIN, *Cashier*; A. N. BAUDIN, *Assistant Cashier*.

DIRECTORS.—James H. Seager, James B. Cooper, F. McM. Stanton, L. L. Hubbard, J. H. Rice,  
W. E. Parnall, W. D. Calverley, A. F. Rees, Wm. B. McLaughlin.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....			\$1,438,553 09	\$1,669,478 44	\$1,746,030 59
Overdrafts, secured and unsecured.....			9,222 11	5,833 12	5,729 06
U. S. bonds to secure circulation.....			100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....			4,902 50	4,902 50	4,902 50
Stocks, securities, etc.....			164,350 24	173,181 64	173,181 64
Banking house, furniture and fixtures.....			50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....			16,119 23	32,180 85	17,520 80
Due from State banks and bankers.....			76,842 99	35,153 24	43,831 09
Due from approved reserve agents.....			753,627 21	651,030 66	458,494 27
Checks and other cash items.....			6,905 56	4,268 06	11,124 52
Exchanges for clearing house.....					
Notes of other National banks.....			30,220 00	25,172 00	39,170 00
Fractional paper currency, nickels and cents.....			555 00	542 50	482 00
Specie.....			181,869 00	201,001 00	177,486 85
Legal tender notes.....			45,000 00	35,000 00	40,000 00
Redemption fund with U. S. treasurer (5% of circulation).....				5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			3,419 00		3,997 00
Totals.....			\$2,881,585 93	\$2,992,744 01	\$2,876,950 02
Liabilities.					
Capital stock paid in.....			\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....			150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid.....			5,239 16	8,949 73	26,968 22
National bank notes outstanding.....				40,000 00	60,000 00
Due to other National banks.....			105,694 41	22,812 16	6,715 85
Due to State banks and bankers.....			27,977 88	18,615 34	33,480 30
Dividends unpaid.....					
Individual deposits subject to check.....			2,390,385 51	2,547,154 79	2,402,026 28
Demand certificates of deposit.....			47,763 97	50,811 99	41,954 37
Time certificates of deposit.....					
Certified checks.....			4,525 00	4,400 00	5,805 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....			\$2,881,585 93	\$2,992,744 01	\$2,876,950 02

No. 3334.

## \*THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

JAMES H. SEAGER, *President*; J. H. RICE, J. B. COOPER, *Vice Presidents*;  
W. B. McLAUGHLIN, *Cashier*; A. N. BAUDIN, *Assistant Cashier*.

DIRECTORS.—R. R. [Goodell], James H. Seager, Z. W. Wright, T. L. Chadbourne, James B. Cooper,  
F. McM. Stanton, L. L. Hubbard, J. H. Rice, W. E. Parnall.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,563,446 46	\$1,528,549 19			
Overdrafts, secured and unsecured	6,588 06	4,919 58			
U. S. bonds to secure circulation.	100,000 00	100,000 00			
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.	159,771 10	157,947 66			
Banking house, furniture and fix- tures.....	45,000 00	45,000 00			
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	22,114 48	33,735 18			
Due from State banks and bankers	15,749 04	55,586 77			
Due from approved reserve agents	694,168 18	849,007 14			
Checks and other cash items.....	1,269 46	4,047 21			
Exchanges for clearing house...					
Notes of other National banks...	40,555 00	24,475 00			
Fractional paper currency, nickels and cents.....	337 00	729 00			
Specie.....	181,665 45	175,990 00			
Legal tender notes.....	30,000 00	50,000 00			
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00			
Due from U. S. treasurer, other than 5% redemption fund.....		2,430 00			
<b>Totals.....</b>	<b>\$2,865,664 23</b>	<b>\$3,037,416 73</b>			
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00			
Surplus fund.....	150,000 00	60,000 00			
Undivided profits less expenses and taxes paid.....	88,506 14	92,770 98			
National bank notes outstanding.	95,300 00	97,000 00			
Due to other National banks....	6,733 15	7,856 14			
Due to State banks and bankers..	42,683 11	40,517 20			
Dividends unpaid.....	1,404 00	14,712 00			
Individual deposits subject to check.....	2,291,850 39	2,520,651 85			
Demand certificates of deposit...	34,419 66	43,733 56			
Time certificates of deposit.....					
Certified checks.....	4,767 78	10,175 00			
Cashier's checks outstanding.					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$2,865,664 23</b>	<b>\$3,037,416 73</b>			

\*Succeeded by the Houghton National Bank.

No. 5789.

## THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President*; W. H. MATTISON, *Vice President*; J. H. RUEL, *Cashier*.DIRECTORS.—H. B. Webber, W. H. Mattison, T. A. Carten, H. E. Powell, W. G. Longe,  
B. F. Hall.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$262,123 78	\$247,281 08	\$252,918 57	\$247,332 00	\$279,585 99
Overdrafts, secured and unsecured	8,191 40	3,961 43	9,815 85	2,394 76	3,061 55
U. S. bonds to secure circulation.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	53,720 00	53,720 00	53,720 00	48,720 00	48,720 00
Banking house, furniture and fix- tures.....	9,000 00	9,000 00	10,000 00	9,500 00	9,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	232 38			12,044 90	11,187 53
Due from State banks and bankers	8,222 16	9,319 89	13,654 76	18,016 15	18,885 25
Due from approved reserve agents	8,634 89	24,095 60	25,512 79	55,308 23	8,978 92
Checks and other cash items.....	969 67	2,473 42	2,732 16	6,882 15	1,427 05
Exchanges for clearing house					
Notes of other National banks....	1,500 00	2,500 00	3,000 00	2,000 00	2,500 00
Fractional paper currency, nickels and cents.....	249 78	437 68	260 24	302 75	598 19
Specie.....	11,540 50	10,507 55	14,899 75	12,486 75	10,653 75
Legal tender notes.....	12,938 00	13,127 00	14,570 00	9,529 00	18,185 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$385,547 56</b>	<b>\$389,548 65</b>	<b>\$414,218 12</b>	<b>\$437,141 74</b>	<b>\$426,408 23</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,500 00	5,500 00
Undivided profits less expenses and taxes paid.....	5,038 64	3,630 77	5,212 30	4,521 77	5,870 92
National bank notes outstanding.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers...	810 89				
Dividends unpaid.....	60 00				
Individual deposits subject to check.....	94,249 39	101,402 92	123,897 96	140,500 95	127,113 03
Demand certificates of deposit...	217,888 64	217,014 96	217,607 86	224,119 02	225,424 23
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$385,547 56</b>	<b>\$389,548 65</b>	<b>\$414,218 12</b>	<b>\$437,141 74</b>	<b>\$426,408 23</b>

No. 3806.

## FIRST NATIONAL BANK, IRON MOUNTAIN.

\*W. S. LAING, *President*; E. F. BROWN, *Vice President*; R. S. POWELL, *Cashier*.DIRECTORS,—\*W. S. Laing, J. D. Cameron, W. H. Scandling, E. F. Brown, J. H. Cundy,  
R. S. Powell, H. Babcock.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$472,711 95	\$467,758 11	\$520,011 31	\$518,105 40	\$485,336 31
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation	25,000 00	25,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits	40,000 00	36,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds on hand.....		4,000 00			
Premiums on U. S. bonds.....	2,500 00	2,500 00	1,815 62	1,815 62	1,815 62
Stocks, securities, etc.....	45,802 78	50,809 03	53,962 25	65,569 14	65,552 89
Banking house, furniture and fixtures.....	10,725 00	10,725 00	10,725 00	10,725 00	10,725 00
Other real estate, and mortgages owned.....	5,650 00	5,650 00	5,650 00	5,650 00	5,650 00
Due from National banks (not reserve agents).....	9,336 33	10,814 95	4,859 12	11,376 95	13,699 60
Due from State banks and bankers	1,646 16	310 46	280 84	370 38	647 33
Due from approved reserve agents	39,712 25	65,055 54	58,125 20	57,775 34	30,728 98
Checks and other cash items.....	1,390 70	4,063 23	2,657 68	808 40	1,138 95
Exchanges for clearing house.....					
Notes of other National banks.....	8,765 00	4,645 00	8,285 00	4,875 00	5,565 00
Fractional paper currency, nickels and cents.....	205 13	184 12	230 41	214 11	222 04
Specie.....	34,066 20	24,667 75	23,386 50	22,539 00	33,520 00
Legal tender notes.....	4,880 00	7,860 00	3,120 00	2,560 00	2,625 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund.....			500 00		
<b>Totals.....</b>	<b>\$703,641 50</b>	<b>\$721,293 19</b>	<b>\$745,358 93</b>	<b>\$754,134 34</b>	<b>\$708,982 72</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	9,171 01	12,583 92	10,377 96	10,389 23	13,009 30
National bank notes outstanding.....	25,000 00	25,000 00	34,000 00	35,000 00	35,000 00
Due to other National banks.....	385 47		400 27	79 07	240 52
Due to State banks and bankers.....	53 63	49 17	365 13		244 18
Dividends unpaid.....			375 00		187 50
Individual deposits subject to check.....	492,310 06	500,473 64	534,764 52	545,546 79	490,971 08
Demand certificates of deposit.....	61,709 45	68,184 32	69,876 05	68,099 25	74,210 25
Time certificates of deposit.....					
Certified checks.....	11 88			20 00	119 89
Cashier's checks outstanding.....		4,002 14	200 00		
United States deposits.....	40,000 00	36,000 00	15,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$703,641 50</b>	<b>\$721,293 19</b>	<b>\$745,358 93</b>	<b>\$754,134 34</b>	<b>\$708,982 72</b>

\* Deceased. Vacancy not filled.



# NATIONAL BANKS OF MICHIGAN.

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No. 3971.

## FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; H. F. JAHN, *Vice President*; E. T. LARSON, *Cashier*.

DIRECTORS.—E. D. Nelson, H. F. Jahn, J. A. Tederstrom, George Beck, E. T. Larson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$289,941 12	\$278,661 07	\$307,964 53	\$306,700 94	\$301,582 91
Overdrafts, secured and unsecured	1,963 74	1,638 45	1,747 39	4,647 92	3,274 93
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	200 00	200 00	200 00	200 00	200 00
Premium on U. S. bonds.....					
Stocks, securities, etc.....	74,280 45	72,451 45	70,891 20	72,889 09	78,577 74
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate, and mortgages owned.....					5,384 44
Due from National banks (not reserve agents).....	3,883 16	616 14	581 34	278 36	
Due from State banks and bankers	2,782 59	2,423 17	2,404 35	1,982 11	
Due from approved reserve agents	81,990 80	28,640 07	28,772 32	29,550 24	27,492 79
Checks and other cash items....	7,348 28	1,233 34	1,884 88	1,440 74	1,095 49
Exchanges for clearing house....					
Notes of other National banks....	2,380 00	1,250 00	2,350 00	1,000 00	1,380 00
Fractional paper currency, nickels and cents.....	601 25	84 94	71 18	82 50	78 31
Specie.....	16,805 00	12,720 00	17,275 00	12,112 50	21,950 00
Legal tender notes.....	5,000 00	7,860 00	13,933 00	11,459 00	4,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$502,301 39</b>	<b>\$422,903 63</b>	<b>\$463,200 19</b>	<b>\$457,468 40</b>	<b>\$460,121 61</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	359 63	1,616 84	2,138 78	552 68	2,083 26
National bank notes outstanding.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks....	285 51	532 98			
Due to State banks and bankers.					
Dividends unpaid.....	30 00				
Individual deposits subject to check.....	258,596 55	164,730 60	180,513 44	189,836 23	168,853 36
Demand certificates of deposit...	170,529 70	183,523 21	208,047 97	194,579 49	195,355 16
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					21,329 83
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$502,301 39</b>	<b>\$422,903 63</b>	<b>\$463,200 19</b>	<b>\$457,468 40</b>	<b>\$460,121 61</b>

No. 5668.

## THE MINERS' NATIONAL BANK, ISHPEMING.

F. BRAASTAD, *President*; D. McVICHIE, *Vice President*; A. B. MINER, *Cashier*;  
H. S. THOMPSON, *Assistant Cashier*.

DIRECTORS.—F. Braastad, D. T. Morgan, D. McVichie, Alexander Maltland, W. H. Johnston,  
H. O. Young, M. M. Duncan, A. B. Miner, Jas. Vandeventer.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$723,878 65	\$727,180 16	\$709,709 08	\$682,166 02	\$722,987 96
Overdrafts, secured and unsecured	4,333 34	4,779 36	1,090 29	189 17	656 52
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	1,100 00	1,100 00	1,100 00		
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	55,610 78	54,110 78	54,110 78	34,485 78	40,485 78
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	21,304 74	14,539 73	11,663 62	5,096 70	14,896 80
Due from State banks and bankers	13,786 97	886 16	12,051 27	18,984 99	41,633 30
Due from approved reserve agents	189,557 63	161,408 60	96,570 50	91,344 33	71,037 45
Checks and other cash items.....	3,463 10	1,623 77	1,652 60	2,551 81	3,563 33
Exchanges for clearing house.....					
Notes of other National banks.....	3,200 00	5,000 00	3,595 00	5,300 00	10,600 00
Fractional paper currency, nickels and cents.....	529 20	499 55	1,018 02	393 68	1,220 46
Specie.....	87,985 50	70,395 50	79,405 00	61,580 00	91,260 00
Legal tender notes.....	10,000 00	7,000 00	4,000 00	18,000 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,237,249 91</b>	<b>\$1,167,023 61</b>	<b>\$1,098,406 16</b>	<b>\$1,042,597 48</b>	<b>\$1,128,841 60</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	1,885 16	6,177 57	2,404 75	5,418 36	9,258 49
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	3,441 59	5,881 42	7,539 50	3,849 00	6,321 56
Due to State banks and bankers.....	7,688 33	10,508 80	4,558 59	11,765 14	2,819 74
Dividends unpaid.....	312 00	16 00		16 00	232 00
Individual deposits subject to check.....	985,595 03	906,645 24	845,287 32	783,446 48	871,437 42
Demand certificates of deposit.....	17,987 33	17,744 58	18,491 00	17,193 46	18,565 71
Time certificates of deposit.....					
Certified checks.....	340 47	50 00	185 00	909 04	206 68
Cashier's checks outstanding.....					
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,237,249 91</b>	<b>\$1,167,023 61</b>	<b>\$1,098,406 16</b>	<b>\$1,042,597 48</b>	<b>\$1,128,841 60</b>

No. 6485.

## ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAVER, *President*; W. T. NALDRETT, C. H. ROWLAND, *Vice Presidents*;  
H. C. BARSTOW, *Cashier*; E. R. PIERCE, *Assistant Cashier*.

DIRECTORS.—ISAAC S. SEAVER, W. T. NALDRETT, Geo. Richardson, J. P. Whitman, Samuel  
Lewis, B. H. Sawyer, C. H. Rowland, John B. Dale, Ransom Allen, Henry McCormack.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$76,895 03	\$71,039 01	\$80,293 66	\$82,548 20	\$80,825 35
Overdrafts, secured and unsecured	312 29	29 58	174 08	92 16	77 54
U. S. bonds to secure circulation.	6,250 00	6,250 00	6,250 00	6,250 00	6,250 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	500 00	500 00	500 00	500 00	500 00
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	1,750 00	1,750 00	1,750 00	1,750 00	1,850 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents.....	443 37	861 56	850 67	632 29	625 18
Due from State banks and bankers	5,865 39	1,299 53	1,983 29	1,685 62	2,798 84
Due from approved reserve agents	9,570 68	20,091 88	6,743 81	4,189 44	1,038 73
Checks and other cash items.....	2,732 74	2,845 48	1,385 78	289 90	355 28
Exchanges for clearing house....	234 04				
Notes of other National banks....	3,197 00	1,800 00	1,235 00	1,000 00	1,680 00
Fractional paper currency, nickels and cents.....	71 33	77 41	13 55	43 54	118 39
Specie.....	16,249 50	7,888 00	8,866 00	9,879 00	1,681 00
Legal tender notes.....	5,000 00	1,000 00	1,000 00		11,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	312 50	312 50	312 50	312 50	312 50
Due from other sources.....					239 46
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$129,383 87</b>	<b>\$115,744 95</b>	<b>\$111,358 34</b>	<b>\$109,152 65</b>	<b>\$109,352 27</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	1,250 00	1,250 00
Undivided profits less expenses and taxes paid.....	448 85	1,126 47	1,478 37	1,156 89	1,682 10
National bank notes outstanding.	6,250 00	6,250 00	6,250 00	6,250 00	6,250 00
Due to other National banks.....					
Due to State banks and bankers.	207 87				
Dividends unpaid.....					
Individual deposits subject to check.....	68,402 70	46,731 47	33,375 62	32,132 71	36,678 05
Demand certificates of deposit....	25,174 45	32,737 01	39,754 35	38,363 05	35,492 12
Time certificates of deposit.....	3,400 00	3,400 00			
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....			5,000 00	5,000 00	3,000 00
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$129,383 87</b>	<b>\$115,744 95</b>	<b>\$111,358 34</b>	<b>\$109,152 65</b>	<b>\$109,352 27</b>

## STATE BANKING DEPARTMENT.

No. 1533.

## PEOPLE'S NATIONAL BANK, JACKSON.

BRADLEY M. DeLAMATER, *President*; JOHN O'BRIEN, *Vice President*;  
F. H. HELMER, *Cashier*; G. V. DEARING, *Assistant Cashier*.

DIRECTORS.—Bradley M. DeLamater, F. H. Helmer, Wiley R. Reynolds, John O'Brien, Edgar  
B. Clarkson, E. W. Barber, Lambert B. Cowley, Herbert S. Reynolds.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$638,267 55	\$664,294 84	\$657,002 88	\$605,639 02	\$626,842 91
Overdrafts, secured and unsecured	30,118 98	35,872 36	8,488 93	10,631 82	2,326 27
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	121,908 36	121,908 36	136,908 36	149,918 36	149,918 36
Banking house, furniture and fix- tures.....	2,025 00	3,030 00	3,057 00	3,067 00	3,282 00
Other real estate, and mortgages owned.....	14,619 78	14,619 78	14,619 78	39,921 26	39,921 26
Due from National banks (not re- serve agents).....	15,058 05	24,611 67	5,795 98	6,500 30	18,805 91
Due from State banks and bankers	11,979 31				
Due from approved reserve agents	123,742 88	92,585 11	119,657 07	87,667 18	101,488 58
Checks and other cash items.....	872 79	925 56	244 61	359 56	223 67
Exchanges for clearing house.....	11,112 66	20,298 88	5,354 14	7,167 46	6,848 20
Notes of other National banks.....	12,120 00	8,415 00	16,285 00	14,435 00	15,365 00
Fractional paper currency, nickels and cents.....	386 16	571 19	522 01	1,020 37	901 35
Specie.....	51,276 15	52,130 40	51,535 20	45,091 25	48,670 05
Legal tender notes.....	22,698 00	21,578 00	27,338 00	27,360 00	28,918 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				1,000 00	
<b>Totals.....</b>	<b>\$1,084,035 67</b>	<b>\$1,088,091 15</b>	<b>\$1,074,058 96</b>	<b>\$1,027,018 58</b>	<b>\$1,071,279 56</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,188 20	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits less expenses and taxes paid.....	33,451 27	33,825 37	36,222 91	30,362 03	33,296 57
National bank notes outstanding.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers		586 75	647 13	1,339 58	1,155 29
Dividends unpaid.....	90 00				
Individual deposits subject to check.....	424,105 31	427,105 85	367,155 04	356,321 85	415,588 54
Demand certificates of deposit.....	480,945 64	481,334 98	524,351 62	493,826 36	475,842 46
Time certificates of deposit.....					
Certified checks.....	255 25	50 00	494 06	480 56	208 50
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,084,035 67</b>	<b>\$1,088,091 15</b>	<b>\$1,074,058 96</b>	<b>\$1,027,018 58</b>	<b>\$1,071,279 56</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 191.

## THE FIRST NATIONAL BANK, KALAMAZOO.

J. A. PITKIN, *President*; J. W. OSBORN, *Vice President*; G. W. RITCHIE, *Cashier*;  
H. H. CODDINGTON, *Assistant Cashier*.

DIRECTORS.—J. W. Osborn, J. A. Pitkin, Homer Manvel, F. M. Clark, G. W. Ritchie, A. L. Pratt, Dr. Edward Ames, Walter R. Taylor, J. H. Dewing.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$590,280 68	\$593,866 50	\$639,431 83	\$647,520 91	\$693,908 91
Overdrafts, secured and unsecured	11,947 93	1,737 29	3,127 43	2,578 78	1,438 32
U. S. bonds to secure circulation.	80,000 00	80,000 00	80,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	12,000 00	12,000 00	12,000 00	12,000 00	12,000 00
Premiums on U. S. bonds.....	3,530 00	3,530 00	3,530 00	3,530 00	3,530 00
Stocks, securities, etc.....	137,419 04	107,419 04	113,670 41	142,660 41	106,562 82
Banking house, furniture and fix- tures.....	23,400 00	23,400 00	23,400 00	23,400 00	23,400 00
Other real estate, and mortgages owned.....	950 00	950 00			
Due from National banks (not re- serve agents).....				16,723 12	16,909 21
Due from State banks and bankers	30,271 58	30,382 19	30,492 62	30,668 06	30,843 19
Due from approved reserve agents	182,074 67	260,628 82	228,392 73	222,794 62	181,195 51
Checks and other cash items.....	28 00				
Exchanges for clearing house.....	8,302 95	19,031 73	8,499 57	3,592 36	5,521 54
Notes of other National banks...	1,250 00	542 00	768 00	1,086 00	1,311 00
Fractional paper currency, nickels and cents.....	210 42	162 48	326 39	481 40	276 05
Specie.....	30,151 00	29,822 00	22,478 00	23,532 50	23,220 00
Legal tender notes.....	59,357 00	52,339 00	65,607 00	62,690 00	61,726 00
Redemption fund with U. S. treas- urer (5% of circulation).....	4,000 00	4,000 00	4,000 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				1,000 00	
<b>Totals.....</b>	<b>\$1,175,173 27</b>	<b>\$1,219,811 05</b>	<b>\$1,235,723 98</b>	<b>\$1,278,258 16</b>	<b>\$1,245,902 55</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits less expenses and taxes paid.....	14,875 43	17,437 03	12,439 13	13,467 27	17,116 80
National bank notes outstanding.	80,000 00	80,000 00	80,000 00	80,000 00	80,000 00
Due to other National banks.....					
Due to State banks and bankers.					
Dividends unpaid.....	1,368 00	1,368 00	4,512 00	1,656 00	1,236 00
Individual deposits subject to check.....	331,766 02	364,416 78	402,718 70	421,158 67	404,503 97
Demand certificates of deposit...	577,163 82	586,589 24	566,054 15	591,976 22	573,045 78
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,175,173 27</b>	<b>\$1,219,811 05</b>	<b>\$1,235,723 98</b>	<b>\$1,278,258 16</b>	<b>\$1,245,902 55</b>

No. 3210.

## CITY NATIONAL BANK, KALAMAZOO.

E. C. DAYTON, *President*; C. A. PECK, *Vice President*; WILLIAM R. BEEBE, *Cashier*;  
H. W. PARKER, *Assistant Cashier*.

DIRECTORS.—E. C. Dayton, O. M. Allen, Sr., W. S. Dewing, D. Boudeman, C. A. Peck, H. B. Hoyt, G. L. Gilkey, James L. Sebring, Geo. E. Bardeen.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$375,227 65	\$383,391 75	\$356,456 58	\$334,116 46	\$328,660 20
Overdrafts, secured and unsecured	17,795 61	9,076 58	10,884 59	14,693 81	5,693 80
U. S. bonds to secure circulation.	52,000 00	52,000 00	52,000 00	52,000 00	52,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	5,600 00	5,700 00	5,700 00	5,700 00	5,700 00
Premiums on U. S. bonds.....	5,000 00	5,005 00	5,005 00	5,005 00	5,005 00
Stocks, securities, etc.....	159,650 00	152,650 00	115,650 00	115,500 00	110,500 00
Banking house, furniture and fix- tures.....	2,800 00	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	11,330 72	11,881 92	9,575 87	7,993 22	6,270 30
Due from State banks and bankers					
Due from approved reserve agents	206,851 99	200,587 38	132,332 56	195,142 23	138,700 43
Checks and other cash items.....	3,579 75	3,991 95	1,997 63	801 65	14,921 30
Exchanges for clearing house....	17,690 23	6,220 78	23,697 33	9,001 09	
Notes of other National banks....	2,151 00	4,038 00	2,937 00	2,712 00	4,044 00
Fractional paper currency, nickels and cents.....	250 32	183 75	268 10	313 82	466 27
Specie.....	26,204 07	30,962 85	22,098 45	24,734 60	25,292 50
Legal tender notes.....	60,600 00	66,200 00	71,500 00	65,500 00	65,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,600 00	2,600 00	2,600 00	2,600 00	2,600 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,449,331 34</b>	<b>\$1,437,289 96</b>	<b>\$1,415,503 11</b>	<b>\$1,438,613 88</b>	<b>\$1,367,653 80</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits less expenses and taxes paid.....	44,557 65	46,332 78	53,319 41	54,643 19	60,712 51
National bank notes outstanding.	49,100 00	50,200 00	52,000 00	52,000 00	49,900 00
Due to other National banks.....	14,255 27	2,742 75	1,219 32	708 70	1,958 69
Due to State banks and bankers	20,045 38	19,898 24	26,993 54	22,949 08	24,560 29
Dividends unpaid.....	6,091 61	94 71			
Individual deposits subject to check.....	490,547 38	471,044 65	480,297 58	502,877 55	459,664 92
Demand certificates of deposit....	661,834 05	679,925 00	651,398 26	641,367 69	608,357 39
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....	400 00	4,551 23	7,775 00	1,567 67	
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,449,331 34</b>	<b>\$1,437,289 96</b>	<b>\$1,415,503 11</b>	<b>\$1,438,613 88</b>	<b>\$1,367,653 80</b>

No. 3211.

## KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; H. DEN BLEYKER, *Cashier*;  
LILLIE M. PHELPS, *Assistant Cashier*.

DIRECTORS.—Melville J. Bigelow, E. B. Desenberg, John den Bleyker, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, M. D. Woodford, H. B. Osborne, William B. Milham, H. H. Everard, J. T. Upjohn.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$864,185 35	\$870,734 90	\$927,175 91	\$984,522 82	\$1,018,668 69
Overdrafts, secured and unsecured	17,683 83	8,847 59	8,975 78	12,705 45	5,354 57
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	122,500 00	118,100 00	92,100 00	92,100 00	104,100 00
Banking house, furniture and fix- tures.....					
Other real estate, and mortgages owned.....	16,127 00	13,557 00	14,040 19	13,982 19	14,804 19
Due from National banks (not re- serve agents).....	3,764 50	2,326 32	2,547 25	3,314 24	11,378 35
Due from State banks and bankers	7,369 96	6,000 20	23,406 60	6,783 20	13,962 43
Due from approved reserve agents	173,468 71	157,168 84	162,406 46	152,966 46	196,863 90
Checks and other cash items.....	6,581 47	3,728 90	2,775 49	1,569 13	1,840 78
Exchanges for clearing house.....	15,288 02	3,212 80	2,703 34	5,356 05	8,204 53
Notes of other National banks....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Fractional paper currency, nickels and cents.....	497 12	410 21	367 13	207 24	142 21
Specie.....	31,401 45	28,405 50	32,395 10	36,323 50	34,862 95
Legal tender notes.....	46,171 00	52,657 00	56,662 00	51,821 00	53,701 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	2 50	2 50	2 50	2 50	2 50
<b>Totals.....</b>	<b>\$1,362,540 91</b>	<b>\$1,322,651 76</b>	<b>\$1,383,057 75</b>	<b>\$1,419,184 16</b>	<b>\$1,521,396 10</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	80,000 00	80,000 00	105,000 00	105,000 00	105,000 00
Undivided profits less expenses and taxes paid.....	13,547 56	20,136 69	28,853 88	24,400 98	29,346 25
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.	20,587 11	19,163 98	25,077 03	21,261 86	32,797 84
Dividends unpaid.....	1,456 00		685 00		
Individual deposits subject to check.....	386,452 84	331,670 84	370,609 53	388,390 76	452,739 03
Demand certificates of deposit....	660,435 58	671,618 43	602,549 64	629,847 89	649,302 35
Time certificates of deposit.....					
Certified checks.....	61 82	61 82	282 67	282 67	2,210 63
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,362,540 91</b>	<b>\$1,322,651 76</b>	<b>\$1,383,057 75</b>	<b>\$1,419,184 16</b>	<b>\$1,521,396 10</b>

No. 1359.

## MICHIGAN NATIONAL BANK, KALAMAZOO.

JOHN W. TAYLOR, *President*; E. WOODBURY, C. S. CAMPBELL, *Vice Presidents*;  
ALBERT HENRY, *Cashier*.

DIRECTORS.—E. Woodbury, A. M. Stearns, Ira A. Ransom, J. W. Taylor, J. F. Gilmore,  
Charles S. Campbell, F. M. Hodge.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$677,037 74	\$671,151 18	\$636,443 70	\$637,520 92	\$703,374 56
Overdrafts, secured and unsecured	8,389 31	4,464 34	5,165 82	1,717 37	1,810 67
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	53,350 00	56,325 00	62,325 00	64,825 00	59,400 00
Banking house, furniture and fix- tures.....	16,000 00	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....	10,502 88	6,753 15	5,831 69	5,811 19	5,708 19
Due from National banks (not re- serve agents).....					
Due from State banks and bankers					
Due from approved reserve agents	67,921 99	132,001 98	150,389 37	125,892 25	101,220 38
Checks and other cash items.....	4,097 15	356 20	1,400 84	3,470 82	1,237 58
Exchanges for clearing house.....	8,866 47	3,601 40	2,646 19	3,876 00	4,656 85
Notes of other National banks....	5,305 00	5,133 00	4,718 00	9,036 00	5,266 00
Fractional paper currency, nickels and cents.....	198 82	168 22	199 44	225 89	232 47
Specie.....	41,858 95	39,002 60	39,211 60	43,053 00	33,602 15
Legal tender notes.....	25,700 00	23,900 00	27,700 00	24,500 00	31,200 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,000 00		
<b>Totals.....</b>	<b>\$980,728 31</b>	<b>\$1,020,347 07</b>	<b>\$1,014,531 65</b>	<b>\$998,028 44</b>	<b>\$1,025,208 85</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	14,607 91	21,882 94	12,063 88	15,240 97	21,436 19
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers....					
Dividends unpaid.....	1,160 00	120 00	3,282 00	390 00	240 00
Individual deposits subject to check.....	214,499 02	251,899 25	242,596 84	234,523 67	215,796 38
Demand certificates of deposit....	500,461 38	496,444 88	506,588 93	497,873 80	537,736 28
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$980,728 31</b>	<b>\$1,020,347 07</b>	<b>\$1,014,531 65</b>	<b>\$998,028 44</b>	<b>\$1,025,208 85</b>



No. 3948.

## FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHARLES SMITH, *Vice President*; CHARLES MACINTYRE, *Cashier*;  
J. B. PATON, *Assistant Cashier*.

DIRECTORS.—Joseph Bosch, Charles Smith, Fred Smith, John Daniell, J. H. Wilson, Thos.  
W. Armstrong, James MacNaughton.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$564,017 41	\$518,452 21	\$522,542 54	\$540,973 77	\$608,251 14
Overdrafts, secured and unsecured	1,296 19	2,408 06	2,563 47	2,456 45	1,130 90
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	5,428 00	5,956 00	10,259 13	14,794 29	35,455 40
Banking house, furniture and fix- tures.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	9,191 36	1,877 14	9,347 28	2,882 38	1 25
Due from State banks and bankers	21,317 82	15,576 96	9,779 99	25,035 31	13,128 67
Due from approved reserve agents	154,208 82	243,230 57	241,065 96	208,723 68	126,700 59
Checks and other cash items.....	767 18	2,092 99	2,024 74	1,619 82	974 46
Exchanges for clearing house.....					
Notes of other National banks.....	4,350 00	5,750 00	4,500 00	4,040 00	14,875 00
Fractional paper currency, nickels and cents.....	1,045 30	926 96	956 46	2,448 40	673 34
Specie.....	70,979 90	51,078 85	58,731 90	60,566 00	55,874 05
Legal tender notes.....	12,500 00	10,900 00	8,960 00	6,800 00	13,700 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$912,601 98</b>	<b>\$925,749 74</b>	<b>\$938,231 47</b>	<b>\$937,840 10</b>	<b>\$938,264 80</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid.....	22,777 48	23,491 91	26,098 81	28,376 17	32,007 08
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	563 95	4,646 82	1,850 80	1,668 94	6,116 35
Due to State banks and bankers.	263 75	922 45	1,704 88	2,060 65	3,371 14
Dividends unpaid.....					
Individual deposits subject to check.....	634,326 90	650,798 18	665,440 28	662,231 20	653,821 19
Demand certificates of deposit....	17,569 90	8,790 38	6,036 70	6,403 14	5,849 04
Time certificates of deposit.....					
Certified checks.....	12,100 00	12,100 00	12,100 00	12,100 00	12,100 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$912,601 98</b>	<b>\$925,749 74</b>	<b>\$938,231 47</b>	<b>\$937,840 10</b>	<b>\$938,264 80</b>

## STATE BANKING DEPARTMENT.

No. 3513.

## CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*;  
F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS.—E. W. Sparrow, E. F. Cooley, Fred Shubel, A. A. Nichols, B. F. Davis, Jacob Stahl, F. A. Hooker.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$889,569 10	\$888,650 20	\$871,818 01	\$835,999 28	\$826,418 44
Overdrafts, secured and unsecured	1,406 64	4,292 41	3,335 38	4,414 20	.....
U. S. bonds to secure circulation.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....	.....
U. S. bonds on hand.....	.....	.....	.....	.....	.....
Premium on U. S. bonds.....	.....	.....	.....	.....	.....
Stocks, securities, etc.....	128,828 89	131,072 76	105,197 76	104,507 16	104,007 16
Banking house, furniture and fix- tures.....	35,000 00	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate, and mortgages owned.....	.....	.....	.....	.....	.....
Due from National banks (not re- serve agents).....	20,892 69	30,911 83	41,323 74	54,809 79	79,770 07
Due from State banks and bankers	24,060 88	21,327 68	13,988 19	22,780 60	19,411 77
Due from approved reserve agents	288,848 09	184,882 63	174,126 90	252,336 50	266,675 08
Checks and other cash items....	26,876 44	12,583 36	15,092 66	5,595 35	6,908 04
Exchanges for clearing house....	.....	.....	.....	.....	.....
Notes of other National banks...	24,000 00	10,000 00	20,000 00	10,000 00	20,000 00
Fractional paper currency, nickels and cents.....	2,970 62	779 51	1,003 38	697 85	908 66
Specie.....	56,281 15	50,994 25	61,540 35	58,982 00	45,400 20
Legal tender notes.....	40,029 00	34,031 00	38,044 00	30,504 00	39,598 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	.....	18,000 00	7,000 00	.....	4,000 00
Totals.....	\$1,643,772 50	\$1,527,625 63	\$1,492,470 37	\$1,520,626 71	\$1,553,157 42
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	61,729 46	68,172 61	74,314 25	75,918 42	81,165 16
National bank notes outstanding.	97,270 00	92,170 00	94,870 00	97,770 00	98,670 00
Due to other National banks....	.....	.....	.....	.....	.....
Due to State banks and bankers.	7,219 06	14,803 06	10,731 76	6,860 47	5,003 56
Dividends unpaid.....	535 00	25 00	25 00	150 00	.....
Individual deposits subject to check.....	863,620 67	745,265 53	724,645 25	754,956 66	825,604 52
Demand certificates of deposit...	487,776 36	481,687 72	458,995 23	452,439 16	417,435 26
Time certificates of deposit.....	.....	.....	.....	.....	.....
Certified checks.....	621 95	501 71	3,888 88	7,525 00	278 93
Cashier's checks outstanding....	.....	.....	.....	.....	.....
United States deposits.....	.....	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Liabilities other than those above stated.....	.....	.....	.....	.....	.....
Totals.....	\$1,643,772 50	\$1,527,625 63	\$1,492,470 37	\$1,520,626 71	\$1,553,157 42

No. 1731.

## FIRST NATIONAL BANK, LAPEER.

HORACE D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;  
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—Kirk White, H. D. Rood, Ripley White, C. G. White, E. Brownell, G. W. Rood,  
W. B. Williams.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$366,106 52	\$359,813 04	\$380,537 18	\$353,143 31	\$363,912 64
Overdrafts, secured and unsecured	8,105 00	6,063 79	7,048 76	8,067 66	7,592 89
U. S. bonds to secure circulation.	25,500 00	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	43,260 00	42,960 00	37,760 00	37,760 00	20,510 00
Banking house, furniture and fix- tures.....	3,000 00	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	12,152 42	12,152 42	11,552 42	11,552 42	11,552 42
Due from National banks (not re- serve agents).....					
Due from State banks and bankers					
Due from approved reserve agents	44,715 67	67,247 76	21,746 12	41,701 31	53,107 44
Checks and other cash items.....	7,392 73	3,371 36	10,211 69	742 62	3,230 63
Exchanges for clearing house.....					
Notes of other National banks.....	5,000 00	2,420 00	1,000 00	1,225 00	3,000 00
Fractional paper currency, nickels and cents.....	144 88	119 02	112 89	126 91	125 56
Specie.....	19,250 00	13,123 00	12,350 00	18,700 00	18,012 00
Legal tender notes.....	10,869 00	2,000 00	2,978 00	2,000 00	3,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,275 00	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$546,771 22</b>	<b>\$539,050 38</b>	<b>\$515,072 06</b>	<b>\$504,794 23</b>	<b>\$512,818 58</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	75,209 02	73,223 21	75,014 37	74,376 17	75,790 03
National bank notes outstanding.	23,997 50	21,797 50	23,597 50	22,197 50	19,797 50
Due to other National banks.....				207 85	
Due to State banks and bankers..	50,320 11	13,020 79	14,986 23	21,147 40	32,493 41
Dividends unpaid.....					
Individual deposits subject to check.....	132,593 68	331,008 88	134,306 52	116,461 14	116,600 02
Demand certificates of deposit....	164,650 91		167,066 22	170,404 17	168,137 62
Time certificates of deposit.....					
Certified checks.....			101 22		
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$546,771 22</b>	<b>\$539,050 38</b>	<b>\$515,072 06</b>	<b>\$504,794 23</b>	<b>\$512,818 58</b>

No. 2773.

## FIRST NATIONAL BANK, LUDINGTON.

GEO. N. STRAY, *President*; AMOS BREINIG, *Vice President*; W. L. HAMMOND, *Cashier*;  
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—George N. Stray, Amos Breinig, Marshall F. Butters, W. L. Hammond, James  
Foley, A. E. Cartier, T. R. Lyon.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$391,895 71	\$409,468 00	\$453,889 81	\$434,197 20	\$435,070 57
Overdrafts, secured and unsecured	180 77	25 62	185 40	2,630 50	205 32
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	125,666 89	125,591 89	107,337 89	103,337 89	105,501 14
Banking house, furniture and fix- tures.....	10,000 00	10,000 00	10,000 00	9,000 00	10,000 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00	5,000 00
Due from National banks (not re- serve agents).....	250 00	191 10			
Due from State banks and bankers		192 05		6,000 00	
Due from approved reserve agents	113,691 46	93,701 75	42,192 28	89,947 36	108,524 62
Checks and other cash items.....	557 96	36 00	179 90	409 40	119 10
Exchanges for clearing house.....					
Notes of other National banks....	1,789 00	1,150 00	1,639 00	1,347 00	3,170 00
Fractional paper currency, nickels and cents.....	191 76	249 85	228 86	240 86	257 92
Specie.....	32,048 00	26,365 00	28,744 00	30,337 00	27,732 00
Legal tender notes.....	10,000 00	6,000 00	10,000 00	10,000 00	10,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		73 00			
Totals.....	\$718,521 55	\$705,300 26	\$686,697 14	\$719,697 21	\$731,830 67
Liabilities.					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	5,036 53	6,900 16	9,840 53	8,476 45	12,315 31
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....	1,750 00				
Individual deposits subject to check.....	230,964 89	181,488 31	140,705 40	163,789 14	177,585 00
Demand certificates of deposit....	335,770 13	371,911 79	391,151 21	402,431 62	396,930 36
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$718,521 55	\$705,300 26	\$686,697 14	\$719,697 21	\$731,830 67

# NATIONAL BANKS OF MICHIGAN.

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No. 2539.

## FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; GEO. A. DUNHAM, *Vice President and Cashier*.

DIRECTORS.—T. J. Ramsdell, Geo. A. Dunham, Geo. A. Hart, Gus Kitzinger, Edward Buckley.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$512,297 45	\$526,346 34	\$560,734 78	\$509,636 77	\$469,940 33
Overdrafts, secured and unsecured.....	4,506 57	3,162 47	3,696 36	4,666 43	8,041 17
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....	8,800 00	8,800 00	8,800 00	8,800 00	8,800 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	83,800 00	90,800 00	44,800 00	59,800 00	84,800 00
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....	4,902 32	4,877 32	4,847 32	4,847 32	4,847 32
Due from National banks (not reserve agents).....	19,108 40	75,026 37	26,265 20	41,928 44	63,331 78
Due from State banks and bankers.....	3,278 83	11,733 86	14,001 42	16,493 53	12,393 84
Due from approved reserve agents.....	281,328 15	188,309 17	184,365 66	119,599 62	155,310 27
Internal revenue stamp.....	510 00				
Checks and other cash items.....	1,499 22	1,097 31	3,200 82	1,176 20	2,169 53
Exchanges for clearing house.....					
Notes of other National banks.....	11,395 00	9,828 00	19,298 00	4,840 00	18,895 00
Fractional paper currency, nickels and cents.....	640 08	1,089 71	1,033 70	916 33	728 96
Specie.....	59,093 00	56,923 50	55,069 75	35,429 25	32,765 75
Legal tender notes.....	63 00	305 00	1,094 00	4,870 00	3,331 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,017,472 02</b>	<b>\$1,004,549 05</b>	<b>\$953,457 01</b>	<b>\$839,253 89</b>	<b>\$881,604 95</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	2,328 63	4,135 80	7,192 53	2,636 79	5,232 20
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	1,264 15				
Due to State banks and bankers and trust companies.....	6,715 22	8,162 26	8,227 10	10,304 77	10,006 54
Dividends unpaid.....	252 08			130 00	
Individual deposits subject to check.....	383,422 13	372,020 03	344,793 42	252,508 82	303,861 98
Demand certificates of deposit.....	448,489 81	445,225 11	418,243 96	398,673 51	380,904 23
Time certificates of deposit.....					
Certified checks.....		5 85			
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,017,472 02</b>	<b>\$1,004,549 05</b>	<b>\$953,457 01</b>	<b>\$839,253 89</b>	<b>\$881,604 95</b>

## STATE BANKING DEPARTMENT.

No. 5348.

## FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President*; WM. B. THOMAS, *Vice President*; WILLIAM S. CROWE, *Cashier*.

DIRECTORS.—A. S. Putnam, Wm. S. Crowe, Wm. B. Thomas, R. H. Teeple, M. H. Quick.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$120,890 24	\$117,224 40	\$125,146 06	\$105,856 89	\$169,261 35
Overdrafts, secured and unsecured	334 64	381 26	590 47	209 04	376 54
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,130 10	1,130 10	1,123 06	1,116 02	1,108 98
Stocks, securities, etc.....	41,860 84	45,825 84	43,682 57	40,277 56	34,825 26
Banking house, furniture and fix- tures.....	15,810 80	19,274 29	16,872 63	18,885 36	18,823 36
Other real estate, and mortgages owned.....					144 95
Due from National banks (not re- serve agents).....			3,424 25	2,544 23	4,384 03
Due from State banks and bankers	4,448 94	3,426 98	5,847 15	5,113 96	40,894 74
Due from approved reserve agents	24,240 71	38,441 53	15,562 18	36,231 61	15,048 70
Checks and other cash items.....	1,372 81	633 08	2,677 93	1,995 29	623 06
Items in transit.....		90 14	518 78	577 51	
Exchanges for clearing house.....					
Notes of other National banks.....	575 00	115 00	245 00	865 00	430 00
Fractional paper currency, nickels and cents.....	185 83	229 62	175 08	185 04	318 87
Specie.....	12,665 10	13,261 75	7,351 70	12,187 95	14,674 10
Legal tender notes.....	1,280 00	2,765 00	3,682 00	3,160 00	2,986 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$251,045 01</b>	<b>\$269,048 99</b>	<b>\$253,148 86</b>	<b>\$255,455 46</b>	<b>\$330,149 96</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00	6,000 00
Undivided profits less expenses and taxes paid.....	258 57	245 96	414 45	556 63	1,414 13
National bank notes outstanding..	24,000 00	24,400 00	25,000 00	23,200 00	25,000 00
Due to other National banks.....				6,974 78	
Due to State banks and bankers..		8,467 33	437 16	509 62	409 22
Dividends unpaid.....					
Individual deposits subject to check.....	128,948 21	133,749 93	134,111 40	133,381 94	205,326 99
Demand certificates of deposit....	67,359 81	72,084 29	63,058 94	59,660 11	66,746 69
Time certificates of deposit.....					
Certified checks.....					202 93
Cashier's checks outstanding.....	478 42	101 48	126 91	172 38	50 00
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$251,045 01</b>	<b>\$269,048 99</b>	<b>\$253,148 86</b>	<b>\$255,455 46</b>	<b>\$330,149 96</b>

No. 390.

## FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; LOUIS G. KAUFMAN, *Vice President*; EDWARD S. BICE, *Cashier*;  
CHARLES L. BRAINEED, SELDEN B. CRARY, *Assistant Cashiers*.

DIRECTORS.—Peter White, Nathan M. Kaufman, Samuel R. Kaufman, Louis G. Kaufman,  
Edward S. Bice.

Resources	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$1,059,198 59	\$1,134,740 67	\$1,146,169 95	\$1,102,711 86	\$1,147,412 41
Overdrafts, secured and unsecured	600 23	146 11	173 19	57 44	237 15
U. S. bonds to secure circulation..	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	143,510 00	143,510 00	144,010 00	144,010 00	144,010 00
Banking house, furniture and fix- tures.....	39,000 00	39,000 00	39,000 00	39,000 00	39,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	7,383 96	2,437 93	981 61	5,520 62	3,235 12
Due from State banks and bankers	20,863 95	10,781 16	8,231 16	9,215 93	11,970 06
Due from approved reserve agents	131,203 91	144,346 55	127,271 80	144,674 70	102,592 21
Checks and other cash items.....	3,975 56	4,146 67	3,123 19	3,573 74	5,990 30
Exchanges for clearing house.....					
Notes of other National banks....	10,400 00	5,500 00	11,900 00	7,130 00	10,210 00
Fractional paper currency, nickels and cents.....	358 00	457 00	208 00	195 00	131 00
Specie.....	60,437 98	71,456 93	65,841 73	65,155 64	75,957 49
Legal tender notes.....	23,395 00	15,325 00	26,790 00	16,042 00	17,870 00
Redemption fund with U. S. treas- urer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,720,327 18</b>	<b>\$1,791,848 02</b>	<b>\$1,793,700 63</b>	<b>\$1,757,286 93</b>	<b>\$1,778,615 74</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	19,261 09	25,673 37	26,594 20	26,553 67	34,346 35
National bank notes outstanding..	149,995 00	149,695 00	149,595 00	149,695 00	149,995 00
Due to other National banks.....	1,988 18	5,634 49	10,227 47	2,704 55	10,150 04
Due to State banks and bankers	35,021 98	35,090 90	18,249 77	25,736 80	17,097 49
Dividends unpaid.....	285 00		30 00		30 00
Individual deposits subject to check.....	1,217,944 50	1,278,414 56	1,286,612 12	1,248,283 04	1,263,272 84
Demand certificates of deposit....	48,837 59	47,329 70	52,132 07	53,088 87	53,283 53
Time certificates of deposit.....					
Certified checks.....	26 01	25 00	225 00	1,225 00	675 00
Cashier's checks outstanding.....					
United States deposits.....	46,736 84	47,249 92	44,783 86	41,144 14	42,785 24
Deposits of U. S. disbursing officers	230 99	2,735 08	5,151 14	8,855 86	6,980 25
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,720,327 18</b>	<b>\$1,791,848 02</b>	<b>\$1,793,700 63</b>	<b>\$1,757,286 93</b>	<b>\$1,778,615 74</b>

## STATE BANKING DEPARTMENT.

No. 6003.

## MARQUETTE NATIONAL BANK, MARQUETTE.

FREDERICK W. READ, *President*; D. W. POWELL, F. H. BEGOLE, *Vice Presidents*;  
FRANK J. JENNISON, *Cashier*; H. C. DAVIS, ROY A. YOUNG, *Assistant Cashiers*.

DIRECTORS.—John M. Longyear, Fred H. Begole, Frederick W. Read, Daniel W. Powell,  
Frank J. Jennison, D. H. Ball, W. G. Mather, Noah W. Gray, J. G. Reynolds.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$374,665 71	\$374,104 08	\$440,246 09	\$537,620 09	\$570,752 94
Overdrafts, secured and unsecured	529 41	689 37	145 27	109 72	58 47
U. S. bonds to secure circulation.	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	2,000 00	2,000 00
Stocks, securities, etc.....	10,000 00	10,000 00	18,884 20	40,066 18	38,066 18
Banking house, furniture and fix- tures.....	37,837 38	37,979 88	38,031 38	37,500 00	37,500 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	160 31	2,500 66	61,563 48	43,701 76	43,879 43
Due from State banks and bankers	17,811 51	5,845 63	15,168 64	17,556 83	39,229 54
Due from approved reserve agents	140,817 14	43,400 82	89,633 99	98,240 74	78,231 81
Checks and other cash items.....	4,697 87	3,776 25	1,251 60	1,439 13	1,434 84
Exchanges for clearing house					
Notes of other National banks.....	3,710 00	3,110 00	3,570 00	4,515 00	3,210 00
Fractional paper currency, nickels and cents.....	115 00	354 63	246 65	221 64	192 38
Specie.....	27,340 00	19,574 90	29,075 20	29,020 45	26,632 35
Legal tender notes.....	7,658 00	7,590 00	11,256 00	14,932 00	17,073 00
Redemption fund with U. S. treas- urer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$707,122 33</b>	<b>\$590,716 22</b>	<b>\$790,822 50</b>	<b>\$905,673 54</b>	<b>\$937,010 94</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	14,000 00	14,000 00	14,000 00	17,000 00	17,000 00
Undivided profits less expenses and taxes paid.....	1,441 98	1,650 52	7,031 25	2,930 00	6,074 90
National bank notes outstanding.	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Due to other National banks.....	17,214 91	2,814 23	6,220 67	7,390 70	4,977 03
Due to State banks and bankers and trust companies.....	1,326 22	8,751 16	3,084 82	2,034 60	3,647 48
Dividends unpaid.....					
Individual deposits subject to check.....	467,322 68	341,622 07	548,343 18	652,168 78	693,960 14
Demand certificates of deposit....	29,966 40	36,415 24	36,638 58	48,448 10	35,293 03
Time certificates of deposit.....					
Certified checks.....	346 00	10,346 00	396 00	543 36	1,043 36
Cashier's checks outstanding.....	504 14	117 00	108 00	128 00	15 00
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$707,122 33</b>	<b>\$590,716 22</b>	<b>\$790,822 50</b>	<b>\$905,673 54</b>	<b>\$937,010 94</b>



# NATIONAL BANKS OF MICHIGAN.

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No. 1515.

## FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President*; M. E. WINSOR, *Vice President*; C. H. BILLINGS, *Cashier*.

DIRECTORS.—C. E. Gorham, F. A. Stuart, J. L. Dobbins, H. E. Winsor, S. F. Dobbins, L. F. Page, C. H. Billings.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$272,542 14	\$283,000 49	\$297,172 80	\$296,294 35	\$322,964 81
Overdrafts, secured and unsecured	894 68	741 86	4,723 60	578 78	1,751 97
U. S. bonds to secure circulation.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	103,592 42	119,238 86	118,908 25	127,908 25	130,316 75
Banking house, furniture and fix- tures.....	12,200 00	12,200 00	12,200 00	12,200 00	12,200 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	9,051 26		3,228 30		2,714 93
Due from State banks and bankers	9,304 53	5,111 22	3,848 94	9,080 15	6,220 83
Due from approved reserve agents	67,026 99	134,390 62	83,103 53	65,249 39	46,106 11
Checks and other cash items.....		510 41	430 39	563 54	1,105 91
Exchanges for clearing house.....	6,070 84				
Notes of other National banks.	9,630 00	10,140 00	3,600 00	7,500 00	4,710 00
Fractional paper currency, nickels and cents.....	267 88	335 55	328 26	274 00	357 60
Specie.....	26,620 00	26,654 00	25,511 25	26,055 50	24,821 00
Legal tender notes.....					2,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$622,200 74</b>	<b>\$697,923 01</b>	<b>\$658,055 32</b>	<b>\$650,703 96</b>	<b>\$660,769 91</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	15,234 31	17,952 82	21,039 48	18,546 90	22,370 15
National bank notes outstanding.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	282,267 53	351,395 71	311,964 23	311,614 18	313,327 78
Demand certificates of deposit....	99,698 90	103,574 48	100,051 61	95,542 88	100,071 98
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$622,200 74</b>	<b>\$697,923 01</b>	<b>\$658,055 32</b>	<b>\$650,703 96</b>	<b>\$660,769 91</b>

## STATE BANKING DEPARTMENT.

No. 3256.

## FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*;  
CLINTON W. GRAM, *Assistant Cashier*.

DIRECTORS.—S. M. Stephenson, Augustus Spies, G. A. Blesch, John Henes, Isaac Stephenson,  
Jr., C. S. Brown, Charles I. Cook, Edward Danilell, Clinton W. Gram.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$659,040 20	\$703,256 89	\$689,961 59	\$555,488 85	\$575,706 14
Overdrafts, secured and unsecured	325 35	65 37	30 64	23 87	19 24
U. S. bonds to secure circulation.	140,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....		2,887 50			
Stocks, securities, etc.....	301,936 25	296,936 25	251,840 58	225,275 58	225,275 58
Banking house, furniture and fixtures.....					
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	5,866 43	17,247 22	55,638 33	13,626 49	6,118 31
Due from State banks and bankers	909 14	2,453 71	1,594 89	1,053 86	1,102 59
Due from approved reserve agents	81,057 60	92,478 43	75,109 82	163,984 25	192,066 41
Checks and other cash items.....	2,095 86	4,124 22	3,614 54	2,013 60	4,732 14
Exchanges for clearing house.					
Notes of other National banks.....	3,000 00	500 00	1,000 00	1,000 00	3,000 00
Fractional paper currency, nickels and cents.....	564 74	800 40	706 15	364 26	1,007 77
Specie.....	48,239 00	44,971 00	45,527 00	46,783 00	49,090 00
Legal tender notes.....	5,000 00	2,000 00	3,000 00		1,800 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$1,305,094 57	\$1,427,720 99	\$1,388,323 54	\$1,269,593 76	\$1,319,918 18
Liabilities.					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	3,626 19	9,940 11	9,601 35	7,438 75	8,515 25
National bank notes outstanding.....	140,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	5,707 67	1,425 54	3,389 66	2,471 32	5,278 40
Due to State banks and bankers	1,116 92	170 73	516 24	3,797 76	27 12
Dividends unpaid.....	708 00	286 50	141 00	36 00	66 00
Individual deposits subject to check.....	583,312 10	625,811 69	635,092 41	549,034 63	580,835 41
Demand certificates of deposit.....	51,594 78	50,139 80	20,228 73	17,013 33	13,515 66
Time certificates of deposit.....	248,694 91	263,401 62	247,411 69	212,975 72	227,972 52
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	50,334 00	50,545 00	51,942 46	51,826 25	51,074 50
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					7,633 32
Totals.....	\$1,305,094 57	\$1,427,720 99	\$1,388,323 54	\$1,269,593 76	\$1,319,918 18

# NATIONAL BANKS OF MICHIGAN.

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No. 4454.

## THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

W. O. CARPENTER, *President*; WILLIAM HOLMES, *Vice President*; M. S. HARMON, *Cashier*; S. G. REED, *Assistant Cashier*.

DIRECTORS.—W. O. Carpenter, C. H. Jones, Peter Sibenaler, A. B. Stryker, Wm. Holmes, Frank Erdlitz, A. W. Blom, Leo C. Harmon, M. S. Harmon, Jas. A. Culbertson, A. C. Wells.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$509,661 28	\$524,015 20	\$522,223 77	\$479,883 53	\$455,266 86
Overdrafts, secured and unsecured	42 18	16 70	3 54		75 89
U. S. bonds to secure circulation.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	4,500 00	4,500 00	4,500 00	4,500 00	3,500 00
Stocks, securities, etc.....	19,878 61	19,878 61	19,878 61	24,878 61	42,453 94
Banking house, furniture and fix- tures.....	12,386 17	12,386 17	12,386 17	12,386 17	12,000 00
Other real estate, and mortgages owned.....	9,832 37	11,269 07	10,237 40	10,719 65	8,252 35
Due from National banks (not re- serve agents).....	53,722 27	58,904 46	18,317 39	15,356 39	8,111 99
Due from State banks and bankers				6,628 15	10,475 94
Due from approved reserve agents	59,101 41	69,836 70	68,537 06	52,434 58	72,222 18
Checks and other cash items.....	8,261 83	5,563 28	1,901 96	1,348 95	3,871 79
Exchanges for clearing house....					
Notes of other National banks....	2,790 00	895 00	3,040 00	3,012 00	3,330 00
Fractional paper currency, nickels and cents.....	729 10	728 36	850 56	595 00	392 42
Specie.....	45,205 45	38,172 10	36,145 95	31,232 50	33,242 90
Legal tender notes.....	15,000 00	10,800 00	15,000 00	10,000 00	5,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,302 50	1,502 50	1,702 50	2 50	502 50
<b>Totals.....</b>	<b>\$847,413 17</b>	<b>\$862,668 15</b>	<b>\$819,724 91</b>	<b>\$757,978 03</b>	<b>\$703,698 26</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	15,234 20	23,936 76	28,784 36	32,169 92	16,666 24
National bank notes outstanding.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....			1,865 40	1,314 77	882 62
Due to State banks and bankers					
Dividends unpaid.....					10,000 00
Individual deposits subject to check.....	381,922 08	379,226 62	292,855 00	312,353 68	327,636 84
Demand certificates of deposit....	6,133 75	11,267 00	51,576 00	7,247 15	6,301 11
Time certificates of deposit.....	193,299 20	198,155 88	194,581 07	154,545 51	152,207 45
Certified checks.....	823 94	81 89	63 08	347 00	4 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$847,413 17</b>	<b>\$862,668 15</b>	<b>\$819,724 91</b>	<b>\$757,978 03</b>	<b>\$703,698 26</b>

## STATE BANKING DEPARTMENT.

No. 1587.

## FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President*; GEO. SPALDING, *Vice President*; FRANK B. WARREN, *Cashier*;  
WM. G. GUTMANN, *Assistant Cashier*.

DIRECTORS.—Geo. Spalding, John E. Landon, Thos. Gordon, Jr., E. C. Rauch, Frank B. Warren.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$250,196 40	\$261,141 65	\$231,424 92	\$241,303 44	\$257,546 60
Overdrafts, secured and unsecured		36 00	110 87		
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....	300 00	300 00	300 00	300 00	300 00
Premium on U. S. bonds.....	3,000 00	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....	120,683 81	117,683 81	118,433 81	127,983 00	132,983 00
Banking house, furniture and fix- tures.....	7,700 00	7,200 00	7,200 00	6,700 00	7,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	7,442 90	6,249 87	8,707 19	14,026 44	8,852 06
Due from State banks and bankers	2,536 92	1,949 21	5,945 38	6,186 67	5,643 70
Due from approved reserve agents	86,421 10	62,360 31	112,547 70	72,741 11	47,158 40
Checks and other cash items.....	263 28	60 75	327 78	247 87	416 30
Exchanges for clearing house.....					
Notes of other National banks....	1,715 00	1,553 00	1,541 00	803 00	178 00
Fractional paper currency, nickels and cents.....	170 84	219 52	395 71	162 77	211 84
Specie.....	11,719 85	11,592 70	13,705 00	15,789 65	12,164 35
Legal tender notes.....	11,500 00	3,250 00	9,000 00	8,500 00	16,250 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$556,150 10</b>	<b>\$528,602 82</b>	<b>\$564,639 36</b>	<b>\$549,723 95</b>	<b>\$543,704 25</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	25,910 39	26,863 82	28,754 20	26,710 30	29,917 90
National bank notes outstanding.	49,150 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....	357 00			60 00	60 00
Individual deposits subject to check.....	218,898 26	182,775 36	192,904 49	179,272 78	182,312 48
Demand certificates of deposit....	201,834 45	208,963 64	232,980 67	233,680 87	221,413 87
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$556,150 10</b>	<b>\$528,602 82</b>	<b>\$564,639 36</b>	<b>\$549,723 95</b>	<b>\$543,704 25</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 5669.

## FIRST NATIONAL BANK, MORENCI.

C. RORICK, *President*; E. H. RORICK, *Vice President*; A. V. FOSTER, *Cashier*.

DIRECTORS.—Casper Rorick, A. V. Foster, E. H. Rorick, L. E. Foster, Amelia Raich.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$158,725 91	\$155,324 26	\$140,166 80	\$140,652 17	\$135,528 76
Overdrafts, secured and unsecured.....	357 75	159 80	604 64	442 39	
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,293 50	1,293 50	1,293 50	1,293 50	1,293 50
Stocks, securities, etc.....					
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	15,282 05	1,160 96	890 98	4,231 35	1,089 77
Due from State banks and bankers.....					
Due from approved reserve agents.....	31,187 14	12,387 99	12,547 52	14,619 24	12,888 58
Checks and other cash items.....		78 34			
Exchanges for clearing house.....	33 07				
Notes of other National banks.....	1,490 00	990 00	620 00	1,565 00	750 00
Fractional paper currency, nickels and cents.....	122 10	137 43	160 04	157 13	138 33
Specie.....	5,866 35	4,682 35	4,881 40	6,367 55	4,550 65
Legal tender notes.....	5,980 00	4,405 00	2,625 00	3,580 00	3,855 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$256,587 87</b>	<b>\$216,869 63</b>	<b>\$199,939 88</b>	<b>\$209,188 33</b>	<b>196,344 59</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits less expenses and tax (a) paid.....	1,838 49	3,402 52	4,819 93	5,968 91	7,270 25
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	192,476 58	150,570 39	134,577 02	142,520 49	128,788 76
Demand certificates of deposit.....	4,272 80	4,896 72	2,542 93	2,698 93	2,285 58
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$256,587 87</b>	<b>\$216,869 63</b>	<b>\$199,939 88</b>	<b>\$209,188 33</b>	<b>\$196,344 59</b>

## STATE BANKING DEPARTMENT.

No. 4398.

## HACKLEY NATIONAL BANK, MUSKEGON.

THOS. MUNROE, *President*; THOS. HUME, DAVID A. ERWIN, *Vice Presidents*;  
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—Thomas Hume, Thomas Munroe, Jos. C. Ford, D. D. Erwin, Wm. D. Hardy,  
Frank H. Smith, John VanderLaan.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$706,454 33	\$710,468 89	\$701,018 61	\$670,964 69	\$685,892 45
Overdrafts, secured and unsecured	4,465 43	6,141 61	8,473 87	10,403 47	3,220 76
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	40,000 00	40,000 00	30,000 00	15,000 00	15,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,790 63	2,790 63	2,340 63	759 38	759 38
Stocks, securities, etc.....	50,572 02	45,572 02	45,572 02	55,572 02	50,392 39
Banking house, furniture and fixtures.....	43,984 94	45,335 27	45,335 27	45,335 27	45,335 27
Other real estate, and mortgages owned.....	500 00	500 00	500 00		
Due from National banks (not reserve agents).....			2,181 43	5,522 92	
Due from State banks and bankers	5,373 06	6,314 46	5,371 94	3,855 79	5,731 95
Due from approved reserve agents	87,953 20	114,269 87	84,037 21	116,474 39	92,387 80
Checks and other cash items.....	13,088 25	45,902 40	9,579 34	4,502 20	6,093 31
Exchanges for clearing house					
Notes of other National banks.....	15,113 00	15,176 00	17,079 00	21,067 00	23,252 00
Fractional paper currency, nickels and cents.....	1,523 28	711 06	845 37	855 04	700 25
Specie.....	28,084 50	27,764 00	27,300 00	36,207 00	36,616 00
Legal tender notes.....	30,000 00	20,000 00	25,000 00	20,000 00	20,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,056,152 64</b>	<b>\$1,107,194 21</b>	<b>\$1,030,884 69</b>	<b>\$1,032,769 17</b>	<b>\$1,011,631 56</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	31,863 87	34,903 23	41,563 87	37,806 16	40,263 68
National bank notes outstanding.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	7,589 40	10,028 45			10,629 09
Due to State banks and bankers					
Dividends unpaid.....	412 00			20 00	20 00
Individual deposits subject to check.....	176,506 46	233,018 70	167,655 81	184,211 44	171,697 87
Demand certificates of deposit.....	609,780 91	624,243 83	623,665 01	615,731 57	594,020 92
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	40,000 00	30,000 00	23,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....	15,000 00				
Bills payable.....					
Liabilities other than those above stated.....				5,000 00	5,000 00
<b>Totals.....</b>	<b>\$1,056,152 64</b>	<b>\$1,107,194 21</b>	<b>\$1,030,884 69</b>	<b>\$1,032,769 17</b>	<b>\$1,011,631 56</b>

No. 4840.

## NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, *Vice President*; C. C. BILLINGHURST, *Cashier*;  
E. W. POTEVIN, *Auditor*.

DIRECTORS.—A. V. Mann, Wesley F. Wood, C. C. Billingshurst, J. G. Emery, Thomas Hume,  
Francis Jiroch, Wm. Brinen, David D. Erwin, C. S. Stevens.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$633,602 71	\$638,238 08	\$568,704 36	\$647,173 78	\$710,163 10
Overdrafts, secured and unsecured	3,413 51	9,716 94	9,119 74	6,845 46	9,637 19
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	70,300 00	70,300 00	66,700 00	71,700 00	73,700 00
Banking house, furniture and fix- tures.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned.....	13,205 30	13,205 30	13,205 30	13,205 30	13,205 30
Due from National banks (not re- serve agents).....	1,445 10		1,477 02	2,661 79	7,068 22
Due from State banks and bankers	2,234 62	2,673 57	4,827 88	1,155 70	2,245 97
Due from approved reserve agents	60,245 79	69,064 95	84,669 55	65,427 64	44,617 51
Checks and other cash items.....	8,604 77	9,393 57	15,769 19	7,572 26	8,867 64
Exchanges for clearing house.....					
Notes of other National banks.....	19,499 00	15,033 00	29,999 00	29,697 00	13,674 00
Fractional paper currency, nickels and cents.....	545 92	612 22	520 70	535 79	314 01
Specie.....	44,357 45	40,877 05	51,366 00	50,656 50	53,661 60
Legal tender notes.....	21,000 00	21,000 00	21,000 00	21,000 00	10,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$929,704 17</b>	<b>\$941,364 68</b>	<b>\$918,608 74</b>	<b>\$968,881 22</b>	<b>\$998,404 54</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	21,543 30	23,475 14	27,370 97	30,753 97	34,008 99
National bank notes outstanding.	25,000 00	25,000 00	24,500 00	25,000 00	25,000 00
Due to other National banks.....		1,863 45			
Due to State banks and bankers..	7,529 87	7,992 59	5,394 45	9,228 27	10,257 91
Dividends unpaid.....	328 00			120 00	112 00
Individual deposits subject to check.....	231,921 33	279,028 28	293,021 58	303,759 68	294,585 00
Demand certificates of deposit...	510,304 47	471,505 22	435,621 74	467,117 36	501,420 64
Time certificates of deposit.....					
Certified checks.....	577 20		200 00	401 94	520 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
<b>Totals.....</b>	<b>\$929,704 17</b>	<b>\$941,364 68</b>	<b>\$918,608 74</b>	<b>\$968,881 22</b>	<b>\$998,404 54</b>

## STATE BANKING DEPARTMENT.

No. 4125.

## UNION NATIONAL BANK, MUSKEGON.

MATHEW WILSON, *President*; LOUIS KANITZ, WM. BRINEN, *Vice Presidents*;  
JOHN W. WILSON, *Cashier*.

DIRECTORS.—Mathew Wilson, John J. Howden, William G. Watson, Louis Kanitz, Leonard Eyke, Wm. Brinen, Gustav Meeske, James Gow, Frank A. Smith.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$410,491 46	\$422,497 82	\$365,237 50	\$389,463 58	\$432,317 89
Overdrafts, secured and unsecured.....	2,460 53	684 12	466 57	2,358 31	7,660 39
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	700 00	700 00	700 00	700 00	700 00
Stocks, securities, etc.....	10,000 00	10,000 00	10,000 00	10,000 00	12,222 22
Banking house, furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00	5,000 00
Other real estate, and mortgages owned.....	4,500 00	4,500 00	4,500 00	4,500 00	4,500 00
Due from National banks (not reserve agents).....	1,457 26	1,268 75	1,203 52	2,367 86	3,112 73
Due from State banks and bankers.....	13,033 23	3,259 82	12,324 66	2,107 31	2,232 29
Due from approved reserve agents.....	127,667 75	88,940 14	46,754 53	34,434 72	38,833 71
Checks and other cash items.....	1,761 72	3,915 85	8,196 80	6,291 31	7,077 49
Exchanges for clearing house.....					
Notes of other National banks.....	1,924 00	1,969 00	3,507 00	4,058 00	4,759 00
Fractional paper currency, nickels and cents.....	1,084 05	1,234 56	203 70	367 83	986 25
Specie.....	18,716 00	18,201 00	19,627 00	19,856 00	20,214 00
Legal tender notes.....	12,500 00	14,500 00	12,000 00	15,500 00	11,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$637,046 00</b>	<b>\$602,421 06</b>	<b>\$515,471 28</b>	<b>\$522,754 92</b>	<b>\$576,865 97</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	6,967 19	8,651 67	10,061 65	7,251 72	9,386 86
National bank notes outstanding.....	24,997 50	24,997 50	24,997 50	24,997 50	24,997 50
Due to other National banks.....					
Due to State banks and bankers.....			1,000 00		
Dividends unpaid.....	157 50	60 00		63 00	33 00
Individual deposits subject to check.....	372,838 43	332,550 27	272,402 44	267,904 24	281,832 77
Demand certificates of deposit.....	103,410 54	110,591 25	78,941 43	93,011 83	131,301 67
Time certificates of deposit.....					
Certified checks.....	3,674 84	570 37	3,068 26	1,526 63	1,314 17
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					
Bills payable.....					
Taxes 1905.....				3,000 00	3,000 00
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$637,046 00</b>	<b>\$602,421 06</b>	<b>\$515,471 28</b>	<b>\$522,754 92</b>	<b>\$576,865 97</b>



# NATIONAL BANKS OF MICHIGAN.

365

No. 3717.

## FIRST NATIONAL BANK, NEGAUNEE.

ALEXANDER MAITLAND, *President*; GEO. J. MAAS, *Vice President*; T. C. YATES, *Cashier*;  
G. E. O'CONNOR, *Assistant Cashier*.

DIRECTORS.—Alexander Maitland, Anson R. Miner, Joseph H. Winter, Geo. J. Maas,  
Thomas C. Yates.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$765,613 93	\$778,629 96	\$833,289 57	\$844,501 77	\$931,867 50
Overdrafts, secured and unsecured	604 65	449 27	141 57	387 63	1,523 12
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	28,500 00	18,975 00	18,975 00	21,975 00	21,975 00
Banking house, furniture and fix- tures.....	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	2,775 00		1,598 08	1,152 10	125 87
Due from State banks and bankers	9,017 95	4,250 04	4,625 66	21,478 72	15,999 82
Due from approved reserve agents	96,115 80	133,154 81	136,263 98	155,183 16	137,345 99
Checks and other cash items.....	1,670 99	896 69	181 51	437 00	362 73
Exchanges for clearing house.....					
Notes of other National banks...	5,700 00	5,000 00	6,005 00	3,035 00	9,950 00
Fractional paper currency, nickels and cents.....	466 08	598 10	182 29	80 26	79 34
Specie.....	59,330 00	52,450 00	52,105 00	47,875 00	65,710 00
Legal tender notes.....	9,000 00	8,500 00	8,000 00	7,000 00	11,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,006,044 40</b>	<b>\$1,030,153 87</b>	<b>\$1,088,617 66</b>	<b>\$1,130,355 64</b>	<b>\$1,223,194 37</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	2,449 15	7,320 76	5,837 78	6,222 67	11,164 36
National bank notes outstanding.	24,500 00	23,800 00	25,000 00	24,200 00	24,400 00
Due to other National banks.....	5,572 45	1,208 79	581 42	1,503 03	1,963 89
Due to State banks and bankers.	767 10	278 65	7,955 30	2,379 67	278 65
Dividends unpaid.....	8 00		40 00		8 00
Individual deposits subject to check.....	849,860 70	874,650 88	926,416 16	974,403 27	1,064,142 47
Demand certificates of deposit...	2,325 00	2,457 79	2,225 00	1,235 00	800 00
Time certificates of deposit.....					
Certified checks.....	562 00	437 00	562 00	412 00	437 00
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,006,044 40</b>	<b>\$1,030,153 87</b>	<b>\$1,088,617 66</b>	<b>\$1,130,355 64</b>	<b>\$1,223,194 37</b>

## STATE BANKING DEPARTMENT.

No. 6863.

## FIRST NATIONAL BANK, NORWAY.

F. A. JANSON, *President*; L. F. SPRINGER, *Vice President*; D. A. STEWART, *Cashier*.DIRECTORS.—F. A. Janson, L. F. Springer, G. A. Hellberg, G. A. Blesch, E. P. Lockart,  
Wm. Bond.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$176,494 40	\$179,977 33	\$200,538 25	\$198,831 19	\$246,568 92
Overdrafts, secured and unsecured					
U. S. bonds to secure circulation.....	12,500 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	612 34	2,477 96	2,477 96	2,477 96	2,477 96
Stocks, securities, etc.....	11,197 11	11,197 11	11,197 11	10,357 11	10,357 11
Banking house, furniture and fixtures.....	1,108 13	1,091 33	1,070 33	1,054 33	1,040 33
Other real estate, and mortgages owned.....	900 00	900 00	900 00	900 00	880 00
Due from National banks (not reserve agents).....	1,731 37	1,278 42	2,071 87	2,313 26	846 52
Due from State banks and bankers.....	8,742 67	129 50	1,332 41	3,057 37	94 73
Due from approved reserve agents	39,560 60	18,486 59	30,706 19	50,121 77	22,536 80
Checks and other cash items.....	666 15	351 89	372 95	200 38	629 43
Exchanges for clearing house					
Notes of other National banks.....	502 00	1,050 00	1,750 00	540 00	2,320 00
Fractional paper currency, nickels and cents.....	167 67	164 54	118 88	126 10	83 05
Specie.....	10,952 10	11,729 00	11,919 70	11,018 15	13,636 45
Legal tender notes.....	1,065 00	1,845 00	1,240 00	1,060 00	1,920 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	1,725 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$266,824 54	\$282,403 67	\$318,195 65	\$334,557 62	\$355,891 30
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00	6,000 00
Undivided profits less expenses and taxes paid.....	514 25	2,088 07	3,662 56	2,492 14	4,900 18
National bank notes outstanding.....	12,000 00	29,500 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	950 34	681 16		211 59	463 69
Due to State banks and bankers.....		2,610 08			
Dividends unpaid.....	222 00	30 00	18 00	66 00	24 00
Individual deposits subject to check.....	195,546 16	190,193 93	208,069 87	224,502 42	242,303 31
Demand certificates of deposit.....	2,591 79	2,300 43	1,445 22	1,285 47	2,200 12
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$266,824 54	\$282,403 67	\$318,195 65	\$334,557 62	\$355,891 30

No. 6820.

## FIRST NATIONAL BANK, ONTONAGON.

JAMES MERCER, *President*; T. A. GREEN, *Vice President*; C. MEILLEUR, *Cashier*;  
P. G. WEST, *Assistant Cashier*.

DIRECTORS.—James Mercer, A. Halter, C. Meilleur, T. A. Green, Ed. Bergeron, F. E. Rowley,  
M. H. Harrington.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$56,857 70	\$67,447 51	\$73,421 36	\$87,230 30	\$96,519 18
Overdrafts, secured and unsecured.....	45 08				
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	945 00	945 00	820 00	757 50	632 50
Stocks, securities, etc.....	32,639 55	30,084 61	28,672 05	27,364 68	28,266 03
Banking house, furniture and fixtures.....	10,101 92	10,100 00	10,100 00	10,095 00	10,095 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	2 19	676 72	7,111 83	1,460 10	2,075 68
Due from State banks and bankers.....	17,555 65	24,542 55	35,804 91	19,859 38	17,115 44
Due from approved reserve agents.....	21,866 44	20,609 19	11,777 34	4,900 39	13,559 56
Checks and other cash items.....		542 70	900 30	140 10	211 27
Exchanges for clearing house.....					
Notes of other National banks.....	2,350 00	2,745 00	4,900 00	5,000 00	1,500 00
Fractional paper currency, nickels and cents.....	46 05	88 33	109 59	223 70	32 00
Specie.....		5,870 00	5,800 00	8,000 00	10,275 00
Legal tender notes.....	7,855 00	680 00	1,000 00	1,000 00	1,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$176,514 58</b>	<b>\$191,501 61</b>	<b>\$206,667 38</b>	<b>\$192,281 15</b>	<b>\$208,031 66</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....					
Undivided profits less expenses and taxes paid.....	998 61	1,435 30	1,785 04	3,332 27	3,638 68
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	1,354 16	2,338 87			
Due to State banks and bankers.....	2,341 38		5,173 57	12,879 80	5,619 50
Dividends unpaid.....					
Individual deposits subject to check.....	67,949 71	79,659 08	91,574 06	67,037 94	70,481 15
Demand certificates of deposit.....	28,034 77	27,538 14	23,181 21	22,627 42	25,418 33
Time certificates of deposit.....	25,835 95	30,530 22	34,953 50	36,403 72	39,718 12
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers.....					
Notes and bills rediscounted.....					13,155 88
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$176,514 58</b>	<b>\$191,501 61</b>	<b>\$206,667 38</b>	<b>\$192,281 15</b>	<b>\$208,031 66</b>

No. 1521.

## FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; GEO. M. HARRISON, *Vice President*; E. F. PARKS, *Cashier*;  
W. H. LONGWELL, *Assistant Cashier*.

DIRECTORS.—H. M. Olney, E. F. Parks, Elias Morris, T. J. Cavanaugh, G. M. Harrison,  
F. P. Grimes.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$198,783 60	\$201,268 38	\$210,789 46	\$203,976 18	\$201,840 22
Overdrafts, secured and unsecured	231 72	226 24	60 66	3 84	108 32
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	171,500 00	171,000 00	136,000 00	138,500 00	138,500 00
Banking house, furniture and fix- tures.....	19,962 92	20,002 92	20,002 92	20,000 00	20,000 00
Other real estate, and mortgages owned.....	1,001 00	1,001 00	1,000 00	1,000 00	1,000 00
Due from National banks (not re- serve agents).....	13,388 61	2,839 09	3,770 11	825 26	5,147 98
Due from State banks and bankers		51 75	14 30	32 52	1,081 78
Due from approved reserve agents	30,295 61	21,391 08	30,065 83	21,507 02	23,917 86
Checks and other cash items.....	152 66	138 65	168 56	156 26	309 76
Exchanges for clearing house....					
Notes of other National banks....	555 00	540 00	2,115 00	645 00	954 00
Fractional paper currency, nickels and cents.....	405 46	397 87	372 57	300 27	188 39
Specie.....	13,659 50	12,645 00	14,768 50	11,181 00	9,341 00
Legal tender notes.....	4,600 00	3,951 00	5,000 00	8,399 00	11,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$480,786 08</b>	<b>\$461,702 98</b>	<b>\$450,377 91</b>	<b>\$432,776 35</b>	<b>\$440,139 31</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	1,727 62	3,663 24	5,758 53	3,426 05	5,994 24
National bank notes outstanding.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..	12,245 26	12,821 12	4,490 51	1,763 03	11,686 36
Dividends unpaid.....	643 96	80 00	50 00	183 44	113 44
Individual deposits subject to check.....	62,732 33	46,500 03	43,405 19	47,225 11	47,276 20
Demand certificates of deposit... Time certificates of deposit.....	258,436 91	253,638 59	251,673 68	235,178 72	230,069 07
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$480,786 08</b>	<b>\$461,702 98</b>	<b>\$450,377 91</b>	<b>\$432,776 35</b>	<b>\$440,139 31</b>

No. 5607.

## FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President*; C. F. HANKEY, *Vice President*; CHALMERS CURTIS, *Cashier*;  
 HEBER W. CURTIS, *Assistant Cashier*.

DIRECTORS.—Wm. L. Curtis, C. F. Hankey, Morgan Curtis, Chalmers Curtis, H. W. Curtis.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$581,496 58	\$592,461 85	\$612,193 67	\$642,999 29	\$602,509 78
Overdrafts, secured and unsecured	1,299 61	1,442 62	240 43	725 16	753 83
U. S. bonds to secure circulation.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	40,000 00	36,000 00	23,000 00	15,000 00	15,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	3,412 50	3,237 50	3,625 08	2,000 00	2,000 00
Stocks, securities, etc.....	4,000 00	4,000 00	3,416 00	4,500 00	4,500 00
Banking house, furniture and fix- tures.....	25,000 00	31,500 00	31,500 00	31,500 00	31,500 00
Other real estate, and mortgages owned.....				940 08	940 08
Due from National banks (not re- serve agents).....	14,379 38	31,430 35	27,425 63	50,198 88	52,405 62
Due from State banks and bankers					
Due from approved reserve agents	61,320 33	48,539 52	51,217 77	65,433 07	44,914 71
Checks and other cash items.....	575 82	3,644 06	1,197 04	1,035 67	763 38
Exchanges for clearing house.....					
Notes of other National banks.....	1,100 00	1,475 00	1,110 00	980 00	1,260 00
Fractional paper currency, nickels and cents.....	409 46	344 74	364 96	201 57	351 75
Specie.....	32,946 00	33,665 70	34,876 25	39,368 25	35,452 35
Legal tender notes.....	7,402 00	7,367 00	7,826 00	9,692 00	7,720 00
Redemption fund with U. S. treas- urer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			900 00		
<b>Totals.....</b>	<b>\$878,341 68</b>	<b>\$900,108 34</b>	<b>\$903,892 83</b>	<b>\$969,573 97</b>	<b>\$905,071 50</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	6,000 00	6,000 00
Undivided profits less expenses and taxes paid.....	1,561 42	2,055 60	5,434 89	1,477 93	6,175 04
National bank notes outstanding.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	1,600 79	1,598 47	162 41	1,388 68	335 92
Due to State banks and bankers..	5,206 35	6,317 47	22,072 01	20,128 62	18,654 17
Dividends unpaid.....					
Individual deposits subject to check.....	254,397 48	294,605 28	324,143 65	397,391 51	316,118 67
Demand certificates of deposit... Time certificates of deposit.....	374,575 64	360,531 52	324,079 87	328,187 23	342,787 70
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	36,000 00	30,000 00	23,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$878,341 68</b>	<b>\$900,108 34</b>	<b>\$903,892 83</b>	<b>\$969,573 97</b>	<b>\$905,071 50</b>

No. 4446.

## FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM; *President*; JOHN E. MILLER, *Vice President*; T. A. GOULDEN, *Cashier*;  
GUSS HILL, D. D. BROWN, *Assistant Cashiers*.

DIRECTORS.—W. L. Jenks, Peter Hill, James Bradley, F. A. Peavey, F. J. Dixon, Phil  
Eichorn, Jr., F. E. Beard, J. E. Miller, H. G. Barnum, D. P. Markey, Henry McMorran.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$788,522 24	\$784,110 85	\$813,562 92	\$811,257 44	\$805,572 00
Overdrafts, secured and unsecured	2,311 36	391 96	368 71	725 23	361 04
U. S. bonds to secure circulation	150,000 00	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	35,000 00	35,000 00	23,000 00	15,000 00	15,000 00
U. S. bonds on hand.....				8,000 00	
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	151,695 00	144,445 00	144,445 00	130,940 00	141,940 00
Banking house, furniture and fix- tures.....	68,000 00	68,000 00	68,000 00	68,000 00	68,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	4,456 56	4,767 57	6,052 00	948 99	989 05
Due from approved reserve agents	206,863 00	191,446 71	165,348 09	225,820 29	298,332 37
Checks and other cash items.....	4,576 88	11,660 17	14,616 43	13,785 90	10,708 15
Exchanges for clearing house.....					
Notes of other National banks....	2,418 00	6,707 00	2,246 00	1,295 00	4,892 00
Fractional paper currency, nickels and cents.....	183 91	240 83	260 52	416 48	1,519 42
Specie.....	24,643 25	26,560 75	24,366 50	28,442 65	40,386 70
Legal tender notes.....	35,278 00	23,705 00	21,982 00	35,277 00	29,052 00
Redemption fund with U. S. treas- urer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,481,448 20</b>	<b>\$1,454,535 84</b>	<b>\$1,441,748 17</b>	<b>\$1,497,408 98</b>	<b>\$1,574,253 33</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	19,053 92	26,980 94	27,640 20	26,567 60	31,041 70
National bank notes outstanding.	146,700 00	148,295 00	148,895 00	149,995 00	147,845 00
Due to other National banks.....					
Due to State banks and bankers..	37,155 89	33,050 84	34,349 93	40,890 42	43,073 20
Dividends unpaid.....	75 00	25 00	25 00		
Individual deposits subject to check.....	933,995 89	895,557 62	901,037 76	959,062 26	1,005,723 43
Demand certificates of deposit....	108,025 58	114,011 03	105,558 65	105,586 82	129,504 46
Time certificates of deposit.....					
Certified checks.....	1,441 92	1,615 41	1,241 63	306 88	2,065 54
Cashier's checks outstanding.....					
United States deposits.....	35,000 00	35,000 00	23,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,481,448 20</b>	<b>\$1,454,535 84</b>	<b>\$1,441,748 17</b>	<b>\$1,497,408 98</b>	<b>\$1,574,253 33</b>

No. 2550.

## FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$127,288 68	\$131,703 86	\$133,095 73	\$129,804 33	\$144,246 72
Overdrafts, secured and unsecured	6,891 43	3,177 68	4,961 03	1,792 61	1,929 99
U. S. bonds to secure circulation.	22,500 00	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	500 00	500 00
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	1,900 00	2,150 00	2,150 00	2,150 00	2,150 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	7,614 10	2,564 42	2,352 87	6,313 11	2,983 71
Due from State banks and bankers					
Due from approved reserve agents	14,999 22	12,631 82	8,917 71	5,806 32	9,420 71
Checks and other cash items.....	612 56	68 15	90 21	598 48	107 25
Exchanges for clearing house.....					
Notes of other National banks.....	4,661 00	3,515 00	2,928 00	2,625 00	2,137 00
Fractional paper currency, nickels and cents.....	48 57	48 63	48 21	50 32	120 74
Specie.....	6,760 00	6,260 45	6,375 05	6,243 30	6,413 50
Legal tender notes.....	2,000 00	1,500 00	1,500 00	2,000 00	1,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$197,400 56</b>	<b>\$188,245 01</b>	<b>\$187,073 81</b>	<b>\$181,503 47</b>	<b>\$195,134 62</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	16,369 97	17,522 38	18,700 31	17,466 62	19,532 44
National bank notes outstanding.	22,500 00	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....					
Individual deposits subject to check.....	60,445 01	41,800 12	42,129 36	42,181 30	58,266 47
Demand certificates of deposit....	38,085 58	46,622 51	43,744 14	39,355 55	34,835 71
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$197,400 56</b>	<b>\$188,245 01</b>	<b>\$187,073 81</b>	<b>\$181,503 47</b>	<b>\$195,134 62</b>

No. 4413.

## FIRST NATIONAL BANK, REED CITY.

J. W. PARKHURST, *President*; W. A. ALLEN, *Vice President*; L. G. HAMMOND, *Cashier*.

DIRECTORS.—J. W. Parkhurst, J. B. Judkins, N. A. Stoddard, W. A. Allen, L. G. Hammond, J. L. Rayfuse, J. C. Holden, A. J. Auer, Theo. Schmidt, L. B. Winsor, Will Curtis, Ernest King.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$370,655 60	\$353,639 46	\$338,104 27	\$350,599 30	\$365,884 29
Overdrafts, secured and unsecured	11,780 32	13,266 94	8,424 94	2,230 88	1,330 91
U. S. bonds to secure circulation.	12,500 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	17 99	54 62	54 62	55 12	55 12
Banking house, furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate, and mortgages owned.	2,624 95	2,654 88	2,833 84	1,845 05	1,845 05
Due from National banks (not reserve agents)	43,828 07	36,863 58	35,898 70	27,272 78	17,077 41
Due from State banks and bankers					
Due from approved reserve agents	22,393 82	26,844 03	18,556 04	11,280 55	19,336 61
Checks and other cash items.....					
Exchanges for clearing house.....					
Notes of other National banks.....	3,120 00	1,916 00	6,500 00	3,731 00	3,420 00
Fractional paper currency, nickels and cents.....	518 24	209 11	240 01	161 23	451 74
Specie.....	17,799 00	17,436 50	20,280 25	20,031 75	13,024 00
Legal tender notes.....	16,505 00	15,254 00	14,986 00	7,897 00	7,968 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	2,125 00	2,500 00	2,500 00	1,700 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$511,367 99</b>	<b>\$529,264 12</b>	<b>\$507,378 67</b>	<b>\$486,604 66</b>	<b>\$491,093 13</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,000 81	3,518 37	6,354 44	1,560 52	6,115 48
National bank notes outstanding.	12,500 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.	4,460 74	4,061 36	4,448 42		
Dividends unpaid.....					
Individual deposits subject to check.....	150,981 64	146,798 32	127,879 52	117,414 07	125,028 97
Demand certificates of deposit....	281,424 80	264,886 07	258,606 29	257,630 07	249,948 68
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$511,367 99</b>	<b>\$529,264 12</b>	<b>\$507,378 67</b>	<b>\$486,604 66</b>	<b>\$491,093 13</b>



No. 5199.

## THE FIRST NATIONAL BANK, ROCKLAND.

LINUS STANNARD, *President*; CHAS. A. MUELLER, *Vice President*; CHARLES F. SMITH, *Cashier*.

DIRECTORS—Linus Stannard, Thos. Hooper, R. Chynoweth, B. F. Chynoweth, Charles F. Smith, C. A. Mueller, Robert P. Dunstan.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$106,282 09	\$106,796 18	\$90,855 96	\$97,946 55	\$90,080 43
Overdrafts, secured and unsecured	187 60	16 06	717 39	2,386 42	2,738 19
U. S. bonds to secure circulation	12,500 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premium on U. S. bonds.....	400 00	1,001 56	1,001 56	1,001 56	1,001 56
Stocks, securities, etc.....			5,000 00	15,000 00	12,000 00
Banking house, furniture and fixtures.....	8,413 20	8,413 20	8,413 20	8,413 20	8,413 20
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....	16,227 25	9,046 69	15,276 27	8,527 73	9,590 55
Due from State banks and bankers	6,729 32	7,101 04	5,684 29	1,278 31	2,667 91
Due from approved reserve agents	53,304 20	55,682 77	19,475 37	16,315 43	25,655 76
Checks and other cash items....	2,294 31	562 07	607 30	50 85	1,165 27
Exchanges for clearing house....					
Notes of other National banks....	610 00	975 00	815 00	900 00	1,250 00
Fractional paper currency, nickels and cents.....	89 44	138 19	157 17	200 79	229 77
Specie.....	6,225 25	8,137 90	9,055 60	6,476 35	10,703 05
Legal tender notes.....	2,700 00	4,850 00	4,530 00	4,450 00	4,200 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$216,587 66</b>	<b>\$228,950 66</b>	<b>\$187,839 11</b>	<b>\$189,197 19</b>	<b>\$195,945 69</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,500 00	4,500 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid.....	1,604 60	207 99	709 41	52 89	468 90
National bank notes outstanding.	12,500 00	25,000 00	24,400 00	24,500 00	24,400 00
Due to other National banks....	2,907 41	2,848 10	1,015 73	1,266 43	1,755 76
Due to State banks and bankers.			282 07	356 80	
Dividends unpaid.....		87 50	62 50	167 50	122 50
Individual deposits subject to check.....	137,305 10	140,222 52	123,170 85	125,471 10	131,594 56
Demand certificates of deposit...	8,236 55	6,036 55	8,198 55	7,277 22	7,277 22
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding....	34 00	48 00	500 00	105 25	326 75
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$216,587 66</b>	<b>\$228,950 66</b>	<b>\$187,839 11</b>	<b>\$189,197 19</b>	<b>\$195,945 69</b>

## STATE BANKING DEPARTMENT.

No. 2186.

## CITIZEN'S NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President*; HENRY J. MCKAY, *Vice President*; S. A. READE, *Cashier*;  
R. S. READE, *Assistant Cashier*.

DIRECTORS.—John Smith, Jr., James R. Morland, A. Kennedy, U. Townsend, A. J. Crismon,  
Henry J. McKay, Geo. Townsend, Samuel A. Reade, Allen McKay.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$116,477 40	\$114,221 67	\$109,542 88	\$109,084 32	\$115,475 22
Overdrafts, secured and unsecured	281 84	341 52	154 77	245 89	179 58
U. S. bonds to secure circulation..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand .....					
Premiums on U. S. bonds .....					
Stocks, securities, etc.....	17,500 00	17,500 00	14,750 00	14,750 00	14,750 00
Banking house, furniture and fix- tures.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate, and mortgages owned.....	12,980 00	5,980 00	4,510 00	4,510 00	4,510 00
Due from National banks (not re- serve agents).....	262 63	149 73	158 00	158 00	193 00
Due from State banks and bankers					
Due from approved reserve agents	13,580 16	25,460 61	28,874 14	37,448 56	27,184 42
Checks and other cash items.....	771 97	797 04	344 93	298 10	448 43
Exchanges for clearing house .....					
Notes of other National banks....	1,371 00	1,983 00	2,708 00	2,779 00	4,058 00
Fractional paper currency, nickels and cents.....	32 81	22 10	33 13	17 17	18 11
Specie.....	7,176 30	7,654 60	8,630 70	8,097 00	8,683 65
Legal tender notes.....					
Redemption fund with U. S. treas- urer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$202,664 11</b>	<b>\$206,340 27</b>	<b>\$201,956 55</b>	<b>\$209,638 04</b>	<b>\$207,750 41</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,371 92	3,417 27	3,677 10	2,492 52	2,466 78
National bank notes outstanding..	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....	1,606 00	472 00	172 00	710 00	486 00
Individual deposits subject to check.....	113,686 19	117,451 00	113,107 45	121,435 52	119,797 63
Demand certificates of deposit....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$202,664 11</b>	<b>\$206,340 27</b>	<b>\$201,956 55</b>	<b>\$209,638 04</b>	<b>\$207,750 41</b>

No. 1918.

## SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President*; WALTER S. EDDY, *Vice President*; ALBERT H. MORLEY, *Second Vice President*; EDWARD W. GLYNN, *Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Walter S. Eddy, Stanford T. Crapo, George B. Morley, Frank D. Ewen, Temple E. Dorr, Arthur D. Eddy.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$2,611,745 65	\$2,505,106 41	\$2,411,118 88	\$2,705,527 17	\$2,899,071 47
Overdrafts, secured and unsecured	175 92	1,929 47	744 91	1,191 57	2,583 59
U. S. bonds to secure circulation.	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits	325,000 00	300,000 00	250,000 00	120,000 00	120,000 00
U. S. bonds on hand.....	224,540 00	250,000 00	319,000 00	449,000 00	449,000 00
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	479,748 25	562,510 00	587,968 00	591,468 00	289,458 32
Banking house, furniture and fix- tures.....	45,000 00	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned.....	15,200 00	12,000 00	12,000 00	12,000 00	12,000 00
Due from National banks (not re- serve agents).....		1,137 54	7,893 77	8,909 92	7,615 55
Due from State banks and bankers	48,989 41	53,434 47	58,040 19	68,024 96	59,057 98
Due from approved reserve agents	491,196 69	501,047 63	523,720 26	382,139 43	561,056 40
Checks and other cash items.....	1,869 54	1,555 51	1,612 05	1,546 52	2,644 90
Exchanges for clearing house....	9,224 92	8,705 55	5,521 21	4,248 24	22,975 98
Notes of other National banks....	3,605 00	3,140 00	2,905 00	4,574 00	1,201 00
Fractional paper currency, nickels and cents.....	748 43	1,317 55	602 75	666 18	524 10
Specie.....	241,121 30	235,869 50	241,313 00	238,555 00	243,624 05
Legal tender notes.....	162,359 00	59,710 00	109,859 00	98,791 00	75,673 00
Redemption fund with U. S. treas- urer (5% of circulation).....	10,000 00	10,000 00	9,300 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$4,870,524 12</b>	<b>\$4,752,463 63</b>	<b>\$4,786,599 02</b>	<b>\$4,941,641 99</b>	<b>\$5,001,486 34</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	53,359 47	67,264 79	85,493 93	82,753 98	111,586 32
National bank notes outstanding.	200,000 00	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	31,068 54	10,245 56	114,090 98	160,097 67	103,388 69
Due to State banks and bankers and trust companies.....	494,493 71	504,407 76	498,952 92	521,757 15	470,879 49
Dividends unpaid.....	500 00	40 00			
Individual deposits subject to check.....	2,677,944 54	2,648,695 49	2,602,258 12	2,804,217 51	2,853,857 92
Demand certificates of deposit....	492,893 86	480,086 03	501,681 55	451,692 04	536,054 64
Time certificates of deposit.....					
Certified checks.....	248 00	1,724 00	2,121 52	1,123 64	2,609 28
Cashier's checks outstanding.....	25 00		2,000 00		3,100 00
United States deposits.....	320,000 00	240,000 00	180,000 00	120,000 00	120,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$4,870,524 12</b>	<b>\$4,752,463 63</b>	<b>\$4,786,599 02</b>	<b>\$4,941,641 99</b>	<b>\$5,001,486 34</b>

## STATE BANKING DEPARTMENT.

No. 3911.

## COMMERCIAL NATIONAL BANK, SAGINAW.

J. F. BRAND, *President*; G. A. ALDERTON, *Vice President*; M. O. ROBINSON, *Cashier*.DIRECTORS.—J. F. Brand, George A. Alderton, M. O. Robinson, A. C. Melze, William Seyffardt,  
J. W. Fordney.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$737,183 31	\$729,689 21	\$700,265 74	\$715,564 10	\$661,357 61
Overdrafts, secured and unsecured	634 23	1,139 93	3,478 24	973 35	1,228 73
U. S. bonds to secure circulation.	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	40,000 00	40,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc.....		23,312 50	41,198 50	41,198 50	41,198 50
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents).....	13,129 09	9,382 32	8,460 08	3,736 55	3,651 85
Due from State banks and bankers	4,000 82	1,504 52	2,187 90	3,081 80	2,038 11
Due from approved reserve agents	94,683 42	120,913 85	128,665 10	70,881 77	46,269 04
Checks and other cash items.....	668 72	2,209 46	490 38	807 81	665 23
Exchanges for clearing house....	3,958 67	899 81	2,777 56	3,742 93	7,050 38
Notes of other National banks....	710 00	888 00	1,688 00	560 00	919 00
Fractional paper currency, nickels and cents.....	123 12	199 68	314 77	508 58	389 21
Specie.....	25,750 30	25,984 00	24,589 10	25,472 85	28,663 50
Legal tender notes.....	24,850 00	26,050 00	22,850 00	15,850 00	12,400 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$1,069,189 68</b>	<b>\$1,105,733 28</b>	<b>\$1,075,465 37</b>	<b>\$1,020,878 24</b>	<b>\$944,326 01</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	54,105 78	58,887 81	62,757 02	61,601 33	64,718 83
National bank notes outstanding.	98,750 00	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....		52,591 03	54,722 43	45,501 13	40,905 03
Due to State banks and bankers..	48,481 16	87 50		615 00	
Dividends unpaid.....	1,265 00				
Individual deposits subject to check.....	528,094 13	560,914 90	538,151 18	506,660 47	422,154 91
Demand certificates of deposit....	152,299 01	153,015 16	154,834 74	140,974 15	151,511 07
Time certificates of deposit.....		50 00		125 00	35 01
Certified checks.....		186 88		401 16	1 16
Cashier's checks outstanding.....	194 60				
United States deposits.....	36,000 00	30,000 00	15,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$1,069,189 68</b>	<b>\$1,105,733 28</b>	<b>\$1,075,465 37</b>	<b>\$1,020,878 24</b>	<b>\$944,326 01</b>

# NATIONAL BANKS OF MICHIGAN.

377

No. 3886.

## FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; E. H. HOTCHKISS, *Vice President and Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, C. E. Wells, E. H. Hotchkiss, P. J. Murray.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$259,030 23	\$250,022 81	\$270,858 65	\$344,685 54	\$340,409 04
Overdrafts, secured and unsecured	907 64	1,349 67	847 47	1,534 29	692 27
U. S. bonds to secure circulation.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	33,275 00	33,275 00	41,550 78	41,750 78	42,425 00
Banking house, furniture and fix- tures.....	27,382 47	20,000 00	20,467 50	20,656 00	20,749 00
Other real estate, and mortgages owned.....	4,897 49	6,642 49	6,359 34	5,737 64	5,673 04
Due from National banks (not re- serve agents).....	1,032 99	1,907 99	2,257 99	1,307 99	1,000 00
Due from State banks and bankers	3,208 06	6,743 54	2,069 35	429 27	1,367 65
Due from approved reserve agents	59,251 40	66,427 63	28,721 86	71,098 47	35,174 41
Checks and other cash items.....	1,203 44	115 48	273 03	274 44	182 82
Exchanges for clearing house.....					
Notes of other National banks.....	3,451 00	1,782 00	1,321 00	3,865 00	1,000 00
Fractional paper currency, nickels and cents.....	721 47	840 31	865 96	379 67	1,207 14
Specie.....	16,190 80	13,809 40	15,387 45	19,693 20	21,370 30
Legal tender notes.....	4,000 00	3,000 00	3,000 00	8,000 00	3,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	625 00	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$427,676 99	\$419,041 32	\$407,105 38	\$532,537 29	\$487,375 67
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	11,774 29	5,350 62	6,188 02	7,256 15	9,068 96
National bank notes outstanding.	12,500 00	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....					
Due to State banks and bankers.					
Dividends unpaid.....	324 00			44 00	
Individual deposits subject to check.....	96,951 55	87,955 30	95,477 63	198,744 64	132,895 19
Demand certificates of deposit....	236,127 15	243,235 40	222,939 73	243,992 50	262,911 52
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$427,676 99	\$419,041 32	\$407,105 38	\$532,537 29	\$487,375 67

## STATE BANKING DEPARTMENT.

No. 3878.

## ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President*; G. PENNELL, *Vice President*; R. C. DEXTER, *Cashier*.DIRECTORS.—John C. Hicks, Galusha Pennell, Cooley E. Ball, Coleman C. Vaughan,  
P. E. Walsworth, Warner Bunday, O. P. DeWitt.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$149,383 39	\$156,844 21	\$155,255 01	\$142,778 92	\$138,859 82
Overdrafts, secured and unsecured	3,172 56	527 11	445 89	313 78	2,578 41
U. S. bonds to secure circulation.	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	48,321 09	43,285 13	43,216 41	43,721 22	43,190 16
Banking house, furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....		8,000 00	8,000 00	8,000 00	8,000 00
Due from National banks (not reserve agents).....		800 00		801 88	301 88
Due from State banks and bankers	7,096 88	4,484 47	1,336 99	1,089 79	9,245 66
Due from approved reserve agents	31,594 84	34,808 64	14,826 24	17,664 47	20,849 83
Checks and other cash items.....	45 90	4,498 22	536 69	521 55	220 67
Exchanges for clearing house.....					
Notes of other National banks.....	550 00	235 00	365 00	750 00	560 00
Fractional paper currency, nickels and cents.....	128 16	767 88	583 28	142 42	495 67
Specie.....	9,059 25	9,018 50	11,980 05	14,953 70	11,725 40
Legal tender notes.....	5,919 00	7,051 00	8,269 00	4,050 00	11,679 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$278,021 07</b>	<b>\$292,870 16</b>	<b>\$267,564 56</b>	<b>\$257,037 73</b>	<b>\$270,456 40</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,505 80	4,398 80	5,983 75	4,846 40	7,487 72
National bank notes outstanding.....	15,000 00	15,000 00	15,000 00	15,000 00	15,000 00
Due to other National banks.....					
Due to State banks and bankers.....	19,159 09	2,840 50	8,894 69	10,274 60	4,541 71
Dividends unpaid.....					
Individual deposits subject to check.....	112,778 10	138,169 67	111,214 30	96,723 28	112,674 58
Demand certificates of deposit.....	69,290 05	72,173 16	66,183 79	69,797 42	70,441 72
Time certificates of deposit.....					
Certified checks.....	288 03	288 03	288 03	396 03	310 67
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$278,021 07</b>	<b>\$292,870 16</b>	<b>\$267,564 56</b>	<b>\$257,037 73</b>	<b>\$270,456 40</b>

No. 5594.

## COMMERCIAL NATIONAL BANK, ST. JOSEPH.

J. M. BALL, *President*; M. W. STOCK, *Vice President*; A. N. REECE, *Cashier*;  
THOS. S. CLARKE, *Assistant Cashier*.

DIRECTORS.—J. M. Ball, M. W. Stock, A. W. Preston, J. E. Van Der Veer, I. W. Allen,  
A. N. Reece, Frank P. Graves.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$152,385 79	\$157,261 95	\$147,041 55	\$156,623 96	\$165,982 71
Overdrafts, secured and unsecured	631 37	107 23	498 00	161 03	394 46
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,750 00	1,750 00	1,730 00	1,710 00	1,690 00
Stocks, securities, etc.....	25,260 00	23,460 00	22,352 00	22,352 00	29,852 00
Banking house, furniture and fix- tures.....	12,781 16	12,500 00	12,500 00	12,000 00	12,000 00
Other real estate, and mortgages owned.....	4,436 76	4,000 00	4,000 00	4,000 00	4,000 00
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	3,689 02	170 24	2,357 52	4,734 74	2,321 95
Due from approved reserve agents	71,585 16	34,790 60	33,762 16	133,790 51	99,184 84
Checks and other cash items.....	124 06	152 48	193 92	109 12	204 03
Exchanges for clearing house.....	6,141 23	1,224 52	1,191 27	512 19	1,154 39
Notes of other National banks....	2,850 00	1,900 00	1,950 00	850 00	1,540 00
Fractional paper currency, nickels and cents.....	828 06	660 25	547 23	607 59	1,031 59
Specie.....	11,403 75	11,991 75	15,226 25	17,551 55	24,084 30
Legal tender notes.....	5,000 00	3,000 00	1,500 00	1,350 00	1,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$351,366 36</b>	<b>\$305,469 02</b>	<b>\$297,349 90</b>	<b>\$406,852 69</b>	<b>\$396,940 27</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,500 00	5,500 00	5,500 00	5,500 00
Undivided profits less expenses and taxes paid.....	5,550 57	3,592 12	4,908 32	4,381 97	5,626 39
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..		747 60			
Dividends unpaid.....		15 00		10 75	
Individual deposits subject to check.....	203,269 74	158,154 48	147,720 24	258,937 66	280,546 41
Demand certificates of deposit....	34,714 46	37,459 82	39,021 34	40,022 31	35,267 47
Time certificates of deposit.....					
Certified checks.....			200 00		
Cashier's checks outstanding.....	2,831 59				
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$351,366 36</b>	<b>\$305,469 02</b>	<b>\$297,349 90</b>	<b>\$406,852 69</b>	<b>\$396,940 27</b>

No. 3547.

## FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; CHASE S. OSBORN, *Vice President*; EDWARD H. MEAD, *Cashier*;  
A. H. PASSMORE, *Assistant Cashier*.

DIRECTORS.—Geo. Kemp, Jno. A. Colwell, J. H. Steere, Otto Fowle, Edward H. Mead,  
John H. Hickler, Chase S. Osborn, W. F. Ferguson, Robert G. Ferguson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$310,739 41	\$313,948 86	\$326,220 17	\$347,502 89	\$308,318 75
Overdrafts, secured and unsecured	280 82	256 83	194 76	67 11	82 70
U. S. bonds to secure circulation.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....					
Stocks, securities, etc.....					52,594 73
Banking house, furniture and fixtures.....	41,000 00	41,000 00	41,000 00	41,000 00	41,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not reserve agents).....					
Due from State banks and bankers	2,897 64	3,065 02	4,621 06	5,146 91	2,017 05
Due from approved reserve agents	163,654 37	122,068 72	89,573 08	109,041 98	155,477 27
Checks and other cash items.....			5,032 62		1,321 78
Exchanges for clearing house.....	3,574 01	1,111 40		854 87	
Notes of other National banks...	3,781 00	3,210 00	6,327 00	6,063 00	2,602 00
Fractional paper currency, nickels and cents.....	902 57	561 76	622 49	663 75	888 09
Specie.....	11,884 45	11,678 00	11,853 90	13,157 35	12,261 00
Legal tender notes.....	19,500 00	23,500 00	18,000 00	23,500 00	20,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				300 00	
<b>Totals.....</b>	<b>\$584,444 07</b>	<b>\$546,650 59</b>	<b>\$529,695 08</b>	<b>\$573,547 86</b>	<b>\$623,313 37</b>
<b>Liabilities</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	7,000 42	3,459 42	5,254 78	7,623 00	3,064 72
National bank notes outstanding.	25,000 00	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....					
Individual deposits subject to check.....	297,799 84	266,784 68	248,096 60	286,392 46	353,566 02
Demand certificates of deposit...	3,432 67	6,827 42	3,150 52	4,716 32	3,730 94
Time certificates of deposit.....	131,177 14	125,453 79	123,035 84	126,446 60	117,746 09
Certified checks.....		125 28	157 34	3,327 33	205 00
Cashier's checks outstanding.....				42 15	
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Collections.....	34 00				
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$584,444 07</b>	<b>\$546,650 59</b>	<b>\$529,695 08</b>	<b>\$573,547 86</b>	<b>\$623,313 37</b>



# NATIONAL BANKS OF MICHIGAN.

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No. 3276.

## THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; JAMES THORNTON, *Vice President*; H. L. ANTHONY, *Cashier*.

DIRECTORS.—Levant E. White, James Thornton, Arthur W. Wright, H. L. Anthony,  
W. C. Grobhlser, Charles Erbsmehl, John H. Whitmer.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$174,589 24	\$169,392 75	\$202,142 98	\$216,094 19	\$197,001 39
Overdrafts, secured and unsecured	812 28	036 57	812 61	2,135 33	2,275 09
U. S. bonds to secure circulation.	16,500 00	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,250 00	1,250 00	1,250 00	1,250 00	1,250 00
Stocks, securities, etc.....	81,884 20	97,391 68	93,074 34	92,696 01	94,381 48
Banking house, furniture and fix- tures.....	12,974 73	12,974 73	12,974 73	12,974 73	12,974 73
Other real estate, and mortgages owned.....	11,295 97	10,217 62	9,569 32	9,256 82	9,041 82
Due from National banks (not re- serve agents).....		8,516 59			
Due from State banks and bankers	5,027 54		4,193 59	4,502 64	7,601 67
Due from approved reserve agents	71,215 57	60,144 54	36,308 19	43,448 94	67,593 93
Checks and other cash items.....	45 31	21 55		153 43	
Exchanges for clearing house.....					
Notes of other National banks.....					
Fractional paper currency, nickels and cents.....	391 27	416 18	343 98	330 54	320 86
Specie.....	7,072 20	7,246 50	6,737 55	8,342 00	9,096 80
Legal tender notes.....	9,493 00	9,261 00	9,956 00	13,379 00	9,677 00
Redemption fund with U. S. treas- urer (5% of circulation).....	825 00	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$393,376 31</b>	<b>\$394,794 71</b>	<b>\$394,688 29</b>	<b>\$422,488 63</b>	<b>\$429,139 77</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	4,850 00	4,850 00	4,850 00	5,100 00	5,100 00
Undivided profits less expenses and taxes paid.....	2,120 62	2,769 37	3,497 20	3,167 60	4,656 63
National bank notes outstanding.	16,500 00	16,500 00	16,500 00	16,500 00	16,500 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....	94 50	30 00	30 00	4 50	4 50
Individual deposits subject to check.....	79,551 12	70,498 60	65,406 43	87,171 98	82,732 82
Demand certificates of deposit.....	225,280 07	235,146 74	239,404 66	245,544 55	255,145 82
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$393,376 31</b>	<b>\$394,794 71</b>	<b>\$394,688 29</b>	<b>\$422,488 63</b>	<b>\$429,139 77</b>

No. 600.

## FIRST NATIONAL BANK, THREE RIVERS.

GARDNER POWELL, *President*; C. SHAAD, GEO. A. B. COOK, *Vice Presidents*;  
 NORMAN W. GARRISON, *Cashier*.

DIRECTORS.—Gardner Powell, C. Shaad, Chas. G. Cox, George A. B. Cook, F. H. Case, LeRoy McCrary, N. W. Garrison.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$234,548 55	\$220,536 26	\$247,407 41	\$249,999 03	\$248,127 83
Overdrafts, secured and unsecured	6,664 91	2,857 74	3,927 41	4,855 87	3,245 11
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premium on U. S. bonds.....	1,862 85	1,862 85	1,862 85	1,862 85	1,862 85
Stocks, securities, etc. ....	5,700 00	3,700 00	2,700 00	8,011 17	6,311 17
Banking house, furniture and fix- tures.....	7,000 00	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....	2,031 09	2,031 09	2,031 09	2,031 09	2,031 09
Due from National banks (not re- serve agents).....	816 13	327 58	343 36		472 80
Due from State banks and bankers					
Due from approved reserve agents	30,479 16	49,414 65	45,864 70	39,363 29	31,446 84
Checks and other cash items....	1,330 26	221 54	1,453 44	363 79	235 28
Exchanges for clearing house....					
Notes of other National banks...	2,670 00	1,543 00	1,715 00	3,690 00	2,914 00
Fractional paper currency, nickels and cents.....	242 36	216 03	383 33	280 69	77 80
Specie.....	12,888 80	12,903 25	15,037 10	13,942 45	12,185 65
Legal tender notes.....	4,000 00	5,000 00	3,500 00	4,000 00	6,500 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$362,734 11</b>	<b>\$360,613 99</b>	<b>\$385,725 69</b>	<b>\$387,900 23</b>	<b>\$374,909 92</b>
<b>Liabilities.</b>					
Capital stock paid in. ....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....			2,000 00	2,000 00	2,000 00
Undivided profits less expenses and taxes paid.....	2,396 38	2,708 09	1,307 51	2,343 41	398 43
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks....					
Due to State banks and bankers.					
Dividends unpaid.....					
Individual deposits subject to check.....	66,726 64	73,110 84	91,016 06	85,319 76	83,662 54
Demand certificates of deposit....	193,611 09	184,795 06	191,402 12	198,237 06	188,848 95
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$362,734 11</b>	<b>\$360,613 99</b>	<b>\$385,725 69</b>	<b>\$387,900 23</b>	<b>\$374,909 92</b>

No. 3325.

## FIRST NATIONAL BANK, TRAVERSE CITY.

JOHN T. BEADLE, *President*; B. J. MORGAN, FRANK HAMILTON, *Vice Presidents*;  
LEON F. TITUS, *Cashier*; W. M. KELLOGG, *Assistant Cashier*.

DIRECTORS.—John T. Beadle, B. J. Morgan, Frank Hamilton, M. B. Covell, Henry S. Hull,  
Chas. F. Read, J. D. Munson.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$296,365 05	\$316,601 42	\$386,775 00	\$375,732 36	\$380,908 04
Overdrafts, secured and unsecured	718 15	554 65	352 14	135 54	106 80
U. S. bonds to secure circulation.	50,000 00	50,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,125 00	2,500 00	4,875 00	4,875 00	4,875 00
Stocks, securities, etc.....	93,915 00	82,540 00	37,970 00	42,970 00	72,970 00
Banking house, furniture and fix- tures.....	16,364 00	21,864 00	21,864 00	21,864 00	21,864 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	1,852 84	7,238 51	1,399 77	2,417 98	5,267 92
Due from State banks and bankers	1,932 02				
Due from approved reserve agents	28,677 53	49,010 33	25,261 83	22,962 42	30,314 62
Checks and other cash items.....	6,018 11	3,907 30	9,512 97	3,191 28	7,872 43
Revenue stamps.....	60 00	75 00	105 00	• 45 00	75 00
Exchanges for clearing house.....					
Transit.....		587 50	462 00		5,783 15
Notes of other National banks.....	4,000 00	5,000 00	4,000 00	3,000 00	8,000 00
Fractional paper currency, nickels and cents.....	299 69	514 79	550 77	197 90	377 90
Specie.....	22,082 00	21,578 00	21,890 65	20,799 45	22,935 15
Legal tender notes.....	6,600 00	9,000 00	9,500 00	5,000 00	10,000 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Taxes paid for shareholders.....	337 06			2,140 44	2,140 44
<b>Totals.....</b>	<b>\$532,849 05</b>	<b>\$575,471 50</b>	<b>\$629,519 13</b>	<b>\$610,331 37</b>	<b>\$678,380 45</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	10,000 00	10,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	1,602 65	10,298 66	12,151 02	1,155 18	3,761 81
National bank notes outstanding.	50,000 00	50,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....	2,150 00			75 00	
Individual deposits subject to check.....	203,970 29	219,077 11	167,154 25	220,799 99	293,739 64
Demand certificates of deposit....	195,084 11	186,068 73	230,172 79	150,255 03	160,702 94
Time certificates of deposit.....					
Certified checks.....	42 00	27 00	41 07	46 17	176 06
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....			10,000 00	18,000 00	
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$532,849 05</b>	<b>\$575,471 50</b>	<b>\$629,519 13</b>	<b>\$610,331 37</b>	<b>\$678,380 45</b>

No. 2372.

## FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President*; JOHN P. FOX, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS.—Darius D. Buell, John P. Fox, Marshall P. Maxon, Lorenzo Zimmerman, T. B. Case, F. T. Bisbee, A. J. Greenfield.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$143,295 30	\$144,390 19	\$141,846 77	\$147,451 41	\$149,476 68
Overdrafts, secured and unsecured	6,133 24	7,238 10	9,889 73	9,958 15	7,849 36
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50	767 50
Stocks, securities, etc.....	3,500 00	3,500 00	3,500 00	3,500 00	3,500 00
Banking house, furniture and fixtures.....	7,700 00	7,700 00	7,700 00	7,700 00	7,700 00
Other real estate, and mortgages owned.....	10,800 00	10,800 00	10,500 00	10,500 00	10,500 00
Due from National banks (not reserve agents).....					
Due from State banks and bankers	27,170 18	18,457 98	13,095 00	24,097 82	9,001 64
Due from approved reserve agents	37,395 02	39,445 64	28,305 47	35,755 50	58,336 45
Checks and other cash items.....	4,089 53	5,751 29	2,877 99	5,810 35	4,362 56
Exchanges for clearing house.					
Notes of other National banks...	5,523 00	6,345 00	7,069 00	3,132 00	12,895 00
Fractional paper currency, nickels and cents.....	87	97	74	1 72	7 43
Specie.....	8,960 55	8,275 85	8,404 40	7,970 75	9,068 40
Legal tender notes.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
Totals.....	\$312,835 19	\$310,172 52	\$291,456 60	\$314,145 20	\$330,965 02
Liabilities.					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	9,764 13	9,663 68	7,801 46	7,809 42	9,121 79
National bank notes outstanding.	49,100 00	49,500 00	49,500 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers.....					
Dividends unpaid.....	30 00	30 00	30 00	30 00	30 00
Individual deposits subject to check.....	60,543 52	50,344 64	35,945 08	55,504 75	70,453 95
Demand certificates of deposit.....	133,397 54	140,634 20	138,180 06	140,801 03	141,359 28
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
Totals.....	\$312,835 19	\$310,172 52	\$291,456 60	\$314,145 20	\$330,965 02

# NATIONAL BANKS OF MICHIGAN.

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No. 1826.

## UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, President; ISAAC TOWER, Vice President; J. S. NEBBITT, Cashier.

Directors.—Isaac Tower, W. H. Tower, Warren D. Baker, M. F. Buell, J. W. McCausey, C. E. Hurd, Henry Seymour.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$208,467 26	\$189,110 22	\$199,324 07	\$201,902 15	\$197,478 75
Overdrafts, secured and unsecured	7,587 77	4,898 25	3,581 24	2,647 96	4,941 68
U. S. bonds to secure circulation.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	30,000 00	30,000 00	15,000 00
U. S. bonds on hand.....	60 00	60 00	60 00	60 00	60 00
Premiums on U. S. bonds.....	5,000 00	5,000 00	4,112 50	4,112 50	3,366 62
Stocks, securities, etc.....	20,460 87	29,758 23	34,962 06	34,962 06	33,692 91
Banking house, furniture and fix- tures.....	8,000 00	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....	2,000 00	2,000 00	2,000 00	2,000 00	2,000 00
Due from National banks (not re- serve agents).....				6,591 53	
Due from State banks and bankers					7,416 95
Due from approved reserve agents	48,005 64	53,617 66	52,752 23	22,614 88	65,583 06
Checks and other cash items.....	3,509 27	3,286 44	881 34	2,267 13	668 14
Exchanges for clearing house.....					
Notes of other National banks.....	700 00	490 00	7,081 00	1,003 00	3,480 00
Fractional paper currency, nickels and cents.....	410 52	247 08	204 25	226 02	234 27
Specie.....	8,767 25	10,014 50	7,650 80	8,698 20	6,781 00
Legal tender notes.....	10,100 00	4,750 00	7,750 00	10,750 00	8,300 00
Redemption fund with U. S. treas- urer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$420,568 58</b>	<b>\$413,732 38</b>	<b>\$410,859 49</b>	<b>\$388,335 43</b>	<b>\$409,517 33</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	18,964 64	8,518 54	10,243 05	7,974 11	9,851 54
National bank notes outstanding.	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....					
Due to State banks and bankers..					
Dividends unpaid.....					
Individual deposits subject to check.....	63,174 27	74,079 49	71,164 14	75,490 71	74,527 67
Demand certificates of deposit....	192,429 67	190,034 35	196,452 30	179,670 61	200,133 17
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....	36,000 00	30,000 00	23,000 00	16,000 00	16,000 00
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$420,568 58</b>	<b>\$413,732 38</b>	<b>\$410,859 49</b>	<b>\$388,335 43</b>	<b>\$409,517 38</b>

No. 5482.

## FIRST NATIONAL BANK, YALE.

A. E. SLEEPER, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;  
D. A. MCKEITH, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, F. A. Griswold, E. F. Fead, Bart McNulty, T. U. Wharton, Lincoln Avery, W. F. Ruh.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$143,656 74	\$138,652 55	\$146,752 90	\$156,821 68	\$158,778 61
Overdrafts, secured and unsecured	1,160 30	3,006 70	626 02	1,088 40	2,850 21
U. S. bonds to secure circulation.	30,000 00	30,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Premiums on U. S. bonds.....	1,528 91	1,528 91	2,000 00	2,000 00	2,000 00
Stocks, securities, etc.....					
Banking house, furniture and fix- tures.....	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....	850 00	850 00			
Due from National banks (not re- serve agents).....					
Due from State banks and bankers	3,573 10	1,912 21	522 02	491 40	1,661 09
Due from approved reserve agents	25,399 48	20,826 13	18,867 58	11,849 79	12,868 56
Checks and other cash items.....	356 20	218 41	88 41	38 32	266 82
Exchanges for clearing house.....					
Notes of other National banks.....	335 00	125 00	45 00	1,060 00	380 00
Fractional paper currency, nickels and cents.....	110 95	112 80	163 28	190 16	124 98
Specie.....	4,358 00	4,344 20	4,054 25	4,297 60	3,882 15
Legal tender notes.....	7,031 00	5,839 00	2,919 00	4,027 00	3,780 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,500 00	1,500 00	2,000 00	2,000 00	2,000 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$224,859 68</b>	<b>\$213,715 91</b>	<b>\$223,038 46</b>	<b>\$228,864 35</b>	<b>\$233,592 42</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,250 00	3,250 00
Undivided profits less expenses and taxes paid.....	624 78	836 65	2,448 93	1,067 99	2,814 75
National bank notes outstanding.	30,000 00	30,000 00	40,000 00	40,000 00	40,000 00
Due to other National banks.....					
Due to State banks and bankers					
Dividends unpaid.....	294 00				
Individual deposits subject to check.....	31,724 00	25,607 50	26,415 60	27,278 38	25,068 05
Demand certificates of deposit...	97,784 05	94,340 36	92,471 62	98,208 30	105,162 20
Time certificates of deposit.....	21,432 85	19,931 40	18,702 31	19,059 68	17,297 42
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$224,859 68</b>	<b>\$213,715 91</b>	<b>\$223,038 46</b>	<b>\$228,864 35</b>	<b>\$233,592 42</b>

# NATIONAL BANKS OF MICHIGAN.

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No. 155.

## FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*;  
F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—D. L. Quirk, C. S. Wortley, C. E. King, D. C. Griffin, T. W. McAndrew.

Resources.	Report of Jan. 11.	Report of March 14.	Report of May 29.	Report of Aug. 25.	Report of Nov. 9.
Loans and discounts.....	\$375,265 78	\$406,835 84	\$395,231 79	\$395,796 44	\$404,283 15
Overdrafts, secured and unsecured	6,900 50	5,322 11	633 37	164 28	1,103 72
U. S. bonds to secure circulation.	33,500 00	33,500 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. deposits					
U. S. bonds on hand.....					
Bills in transit.....	15,000 00	16,405 33	26,112 50	10,000 00	30,133 46
Premiums on U. S. bonds.....					
Stocks, securities, etc.....	107,200 00	102,300 00	106,300 00	107,300 00	106,300 00
Banking house, furniture and fix- tures.....	26,500 00	42,000 00	42,000 00	42,000 00	42,000 00
Other real estate, and mortgages owned.....					
Due from National banks (not re- serve agents).....	2,422 11	1,532 43	1,997 87	1,371 29	3,384 07
Due from State banks and bankers					
Due from approved reserve agents	21,768 63	28,046 55	28,383 51	9,362 27	16,148 11
Checks and other cash items.....	7,101 30		1,574 39	3,959 76	1,613 43
Exchanges for clearing house.....		1,707 22			
Notes of other National banks.....	3,615 00	2,655 00	1,205 00	2,115 00	2,150 00
Fractional paper currency, nickels and cents.....	712 54	472 97	443 70	159 25	238 70
Specie.....	28,993 15	31,800 00	37,890 20	35,532 85	38,636 80
Legal tender notes.....	10,454 00	17,576 00	12,490 00	20,471 00	17,535 00
Redemption fund with U. S. treas- urer (5% of circulation).....	1,675 00	1,675 00	1,675 00	1,675 00	1,675 00
Due from U. S. treasurer, other than 5% redemption fund.....					
<b>Totals.....</b>	<b>\$641,107 99</b>	<b>\$691,828 45</b>	<b>\$689,437 33</b>	<b>\$663,407 14</b>	<b>\$698,701 44</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid.....	5,336 13	23,778 82	4,755 80	7,723 29	6,752 31
National bank notes outstanding.	31,500 00	32,200 00	33,500 00	32,100 00	33,500 00
Due to other National banks.....			736 55	1,501 49	
Due to State banks and bankers...	812 32	352 47	1,464 00	2,183 77	69 14
Dividends unpaid.....					
Individual deposits subject to check.....	140,022 80	127,442 16	109,681 84	105,320 41	125,014 88
Demand certificates of deposit...	313,436 74	358,055 00	389,299 14	364,578 18	383,365 11
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks outstanding.....					
United States deposits.....					
Deposits of U. S. disbursing officers					
Notes and bills rediscounted.....					
Bills payable.....					
Liabilities other than those above stated.....					
<b>Totals.....</b>	<b>\$641,107 99</b>	<b>\$691,828 45</b>	<b>\$689,437 33</b>	<b>\$663,407 14</b>	<b>\$698,701 44</b>





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ALPHABETICAL LIST OF

STATE AND NATIONAL BANK CASHIERS

IN MICHIGAN

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# ALPHABETICAL LIST OF CASHIERS

## OF

# STATE AND NATIONAL BANKS

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